

# **Unemployed and Alone? - The Relationship between Living Alone and Social Wellbeing among Unemployed People in Finland**

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<p>Tiivistelmä/Referat – Abstract</p> <p>This master's thesis examines the relationship between living alone and the social wellbeing of basic unemployment benefit recipients in Finland. Living alone has become common in Finland, but previous research focusing on the relationship between living alone and social wellbeing among disadvantaged groups is scarce. This study contributes to the existing research by analyzing the interaction of living alone and different socioeconomic and demographic indicators among the unemployed.</p> <p>Theoretically, the study uses the concept of new social risks to interpret the nature of living alone in the post-industrial welfare state. The interpretation of the relationships between different forms of wellbeing is based on the theories of wellbeing by, among others, Erik Allardt and Pierre Bourdieu. Social wellbeing is considered from objective and subjective perspectives using the theories of social isolation and social capital.</p> <p>The study uses survey data (N = 948) gathered by the National Social Insurance Institution of Finland (KELA). Social wellbeing is operationalized as time spent with friends, participation in community activities, trust in people and loneliness. The statistical relationships between the indicators of social wellbeing, living alone and the socio-demographic variables are tested using ordered logit models.</p> <p>The results of the study indicate that living alone is related to loneliness among basic unemployment benefit recipients. The unemployed who live alone also have less trust in people, which can, however, be explained by a higher prevalence of men, economic problems and poor health among unemployed people who live alone. The results also indicate that the unemployed who live alone have higher levels of objective social wellbeing than others and are thus able to compensate for their lack of home- and work-related social contacts.</p> <p>The argument of the study is that living alone can pose a social risk for basic unemployment benefit recipients through loneliness. As a social policy implication, the social problems of the unemployed who live alone should be considered to a greater extent in social policy, in addition to economic and health related problems. Methodologically the results indicate the need for assessing social wellbeing with several indicators in order to reveal the differences between objective and subjective social wellbeing.</p>		
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# 1 Introduction

Living alone has increased steadily in industrialized countries in recent decades (UNECE 2019; Jamieson & Simpson 2013). In Finland, the number of people living alone more than doubled between the years 1986 and 2017 and almost half of all households were single-person households in 2017 (Statistics Finland 2019a). In the Nordic countries, the relatively comprehensive welfare system is regarded as one of the reasons for the high prevalence of living alone by ensuring financial independence from parents or a spouse (Klinenberg 2012). However, previous research on the disadvantaged people who live alone, such as the unemployed, is scarce.

Previous research has found both positive and negative associations between living alone and different aspects of human wellbeing. Living alone can have positive effects on individual wellbeing, such as independence and positive solitude as part of a modern life-style (Klinenberg 2012). The negative sides of living alone are often related to social wellbeing: loneliness (Karvonen 2008) and lack of social capital (Nieminen et al. 2008). In recent years, different aspects of social wellbeing, such as social capital and loneliness, have been identified as important indicators of wellbeing that can be used to influence social policy (e.g. Saari 2010, Engbers et al. 2017). Social wellbeing is also related to other forms of wellbeing such as health. For example, it has been suggested that social isolation and loneliness are a mechanism between living alone and health (Klinenberg 2016). Social capital is also relevant for unemployed people since it is known to increase the chances of re-employment (Ioannides & Loury 2004).

The wellbeing of people living alone is to some extent also polarized by socioeconomic and demographic factors such as age, gender, education and employment status (Kauppinen et al. 2014; Stone et al. 2011). Living alone may have more negative effects on the wellbeing of those who are in a disadvantaged position (Klinenberg 2012). The unemployed can be considered a disadvantaged group since, on average, their economic situation and health are worse than that of the employed (Saikku et al. 2014). As unemployed people who live alone are lacking the financial and social support from people living in the same household, the negative impacts of living alone on their wellbeing may be even higher than for others.

While continuous employment is becoming increasingly uncertain, especially for the low educated and others who cannot cope with the changing labour market challenges (Taylor-Gooby 2004, 2), more people are confronting new kinds of social risks such as living alone while being unemployed. In Finland, living alone is more common among the unemployed than others (Statistics Finland 2019a), which may be an indicator of cumulative disadvantage. However, previous research on the relationship and mechanisms between living alone and the social wellbeing of the unemployed is lacking.

The current study explores the relationship between living alone and social wellbeing among basic unemployment benefit recipients in Finland. The study also analyzes the demographic and socioeconomic demographic variations of social wellbeing among unemployed people who live alone. The study uses survey data gathered from unemployed job-seekers receiving basic unemployment benefits in Finland in 2017 (N = 948).

Most previous research on the social wellbeing of unemployed people has focused on either the social capital perspective or the loneliness perspective. In order to fully understand the social wellbeing of unemployed people living alone, this study incorporates both objective and subjective measures of social wellbeing. Using the unique data, the social wellbeing of unemployed people can be operationalized as loneliness, trust, time spent with friends and time spent in community and organizational activities.

The study provides new information on the social wellbeing of the unemployed who live alone. By focusing on the unemployed who are in a socially disadvantaged position, this study is able to assess whether living alone poses a social risk for the disadvantaged. Thus, the study contributes to the discussion about the nature of living alone and the demographic and socioeconomic variance with regard to social wellbeing. By using indicators from several perspectives on social wellbeing, the study also demonstrates the importance of measuring social wellbeing with multiple indicators.

The study begins with an introduction to social wellbeing, its different conceptualizations and its relationship with other forms of wellbeing. The following chapters introduce unemployment and living alone as social phenomena, their Finnish context and their relationship to social wellbeing. The research questions are formulated at the end of chapter 5, based on the reviewed literature. Chapter 6 presents the data, the operationalization of the research questions and the employed statistical methods. Chapter 7 presents the results of the study and Chapter 8 comprises a discussion of the results and the conclusion.

## 2 Social Wellbeing

The importance of social connections to wellbeing and happiness has been known for long. Social wellbeing can be regarded as a dimension of broader wellbeing and its subjective indicator, happiness. According to the World Happiness Report 2012 (Layard et al. 2012), the strongest positive factor of life satisfaction is social support and the negative factor is divorcing. Both factors are related to social relationships. Richard Layard (2005) studied happiness by means of investigating activities that make people the happiest during their day and found that two activities related to social wellbeing, having sex and socializing, were the two strongest factors of daily happiness.

In sociology, several classical views have dealt with some form of social wellbeing often relating to modernization of society such as urbanization or the weakening role of traditional family ties. For example, Émile Durkheim (1987) described how the weakened social ties have resulted in increased number of suicides. Alexis De Tocqueville (1991) wrote about civic engagement protecting Americans from the isolating effects of individualism. Georg Simmel (1950), in turn, argued that while people socialize with other people more in the city, at the same time, they become increasingly distant from each other resulting in diminishing wellbeing. What is common for all these classical views is that they suggest that community and social connections are central factors of wellbeing and that social changes in society shape our social interaction.

After the classical sociological studies, social wellbeing has secured its position in social science research. One of the first appearances was in the Swedish level of living research, where wellbeing was defined as resources, which could be assessed with objective indicators (Johansson 1970). Social wellbeing was defined as family and social integration and measured as marital status, and contacts with friends and relatives (Johansson 1970). The next step in the development of social wellbeing research was the emergence of social capital literature mainly by Bourdieu (1984), Coleman (1988) and Putnam (2000) that considered social wellbeing as a beneficial asset for communities and societies.

In recent decades, more attention has also been paid to the subjective measuring of wellbeing taking into account the relativity of individual wellbeing and the actual fulfilment of individual needs (Veenhoven 2002). For example, the interest in loneliness as an individual and a broader social problem has resulted in studies across discipline borders (Saari 2010).

Social wellbeing has been actively studied and different definitions for it have emerged. Definitions of social wellbeing vary according to different study designs and used data. In fact, the term “social wellbeing” is rarely used, possibly because of its vague nature. Instead, social wellbeing is sometimes defined as the opposite of social isolation.

Social isolation can be measured by its quality, quantity and level of interaction (Zavaleta et al. 2017). Zavaleta and others (2017) divide social isolation into objective and subjective social isolation. The subjective social isolation consists of satisfaction with social relations, sense of relatedness, feeling of belonging to one's own community, loneliness, and trust. The objective social isolation is divided into frequency of social contact, support from the social network and intensity of volunteering. The level of interaction can be individual, group, community or larger social environment. (Zavaleta et al. 2017.)

Separating objective and social wellbeing is important because they measure different sides of social wellbeing. Tanskanen and Anttila's (2016) study reveals that the objective and the subjective forms of social wellbeing have only low correlation and possibly separate mechanisms affecting wellbeing. Therefore, it is possible to have only a small social network without feeling lonely. People in relationships may also feel lonely and socially dissatisfied (Klinenberg 2012). In order to reach a broader understanding of the phenomenon, social wellbeing is often measured from both objective and subjective perspectives (Cummins 2000).

## 2.1 Objective Social Wellbeing and Social Capital

From the 1980's onwards, the concept of social capital has gained popularity among social scientists studying the social aspects of wellbeing. Social capital describes all the value that social relationships may have on an individual or a community level (Helliwell & Putnam 2005, 438). However, social capital remains a multidimensional concept with several ways of defining and measuring it (Nieminen et al. 2008).

A version of social capital has been presented by James Coleman (1988) who emphasizes the functionality of social relations and the gains that can be acquired from social capital. According to Coleman (1988), social capital relies on obligations towards other people and reciprocity, which relies on mutual trust. Another form of social capital has been presented by Robert Putnam (2000). Putnam's (2000) book *Bowling Alone* about the civic engagement of Americans argues that people's organizational involvement has decreased due to factors such as more mobile life-styles that make it more difficult for people to root in communities, and technological transformations of leisure, which offer more passive forms of time use. Compared to Coleman, Putnam's view on social capital emphasizes more the mutual benefits of social capital. For Putnam (2000), taking part to community activities and associations is an important factor of collective wellbeing because of participation's positive effect on social norms and trust.

Social capital is also related to the other aspects of wellbeing. Several studies have found positive associations between social capital and health (House et al. 1988; Kawachi et al. 1997). According to Hyyppä (2002), the



Swedish speaking minority in Finland takes more part to community activities, which results in trust and social networks that lead to better health. Kawachi and others (1997) demonstrate the benefits of social capital by an example of an elderly widowed woman who lacks personal social connections but lives in a community with a high level of social capital and receives help in daily activities such as transportation or clearing sidewalks of snow. Social capital thus refers to a broader form of social welfare stemming from trust and reciprocity in the neighborhood and the community that protect individuals from different social risks.

Social capital is strongly related to social networks and the two concepts are often used interchangeably (Ioannides & Loury 2004). The benefits of social networks have been emphasized especially by Mark Granovetter (1973) who divides interpersonal relationships into weak and strong ties. The strength of the tie is defined by the amount of time, emotional intensity, intimacy and reciprocity of the relationship. The difference between a strong tie and a weak tie can be described as the difference between a friend and an acquaintance. According to Granovetter's theory, especially the weak social ties are useful because they give access to information from the social network. For instance, the unemployed people are more likely to find a job through their weak social ties than the strong social ties (Granovetter 1973; Ioannides & Loury 2004). Organizational membership and work settings are common sources of weak ties. Weak ties also integrate people to their community whereas strong ties create fragmentation. (Granovetter 1973.)

Pierre Bourdieu (1984) has also presented a definition of social capital in addition to material and cultural capital. According to Bourdieu (1984), individuals compete in different fields of life to gain different stakes. The success on the field depends on the individual's habitus consisting of internalized capitals in people. Thus, the more capital one already has, the easier it is to be successful in different domains of life. According to Bourdieu (1984), the dominant class uses symbolic power to define the desired forms of capital and as a result, capitals, such as social capital, pile up for certain groups of people. Therefore, being in contact with any people may not be as beneficial as being in contact with people from the higher class.

The unequal distribution of social capital has been found in Finland too: the level of social capital is generally highest among the people who are young, well-educated, rich, and married (Nieminen et al. 2008). Gaining more social capital may be difficult for those who lack it because of the time they spend in their homogenous social group (Lin 2000). However, it is also possible to strategically seek contacts from other groups in order to gain more social capital (Lin 2000).

Social capital has also been a bridge between economics and social sciences by expanding the perspective of economics from physical and human capital to the value of social interaction (Kajanoja 1998). As a result, the concept of social capital has become widely used by both national statistic institutions and multinational organizations such as the OECD and the World Bank (Nieminen et al. 2007). In order to make social capital

comparable between nations, researchers of social capital, the World Bank and UNESCO have set a recommendation for measuring social capital as social participation, social networks and support, trust and reciprocity, and civic participation (Zukewich and Norris 2005). The measuring of social wellbeing along with the economic measuring of wellbeing has also found its way to national and international surveys of wellbeing. For example, Joseph Stiglitz, Amartya Sen and Jean Paul Fitoussi (2009) have proposed that social connections and relationships should be measured in addition to economic indicators in order to measure the national economic performance and social progress better.

Social capital has also been criticized for its vague definitions and its wide use without sufficient evaluation of its possible negative implications such as the social capital within criminal groups and restrictions to individual freedom (Portes & Landolt 1996). Theories of social capital also often emphasize the quantity of interaction and inclusion in a specific group without taking into account the quality of social relationships. When focusing on the quantity of social relations and trust on macro level, the individual perception of social wellbeing may be left undermined. Counting the number of connections cannot always describe the true nature of the relationships, because some may value fewer but closer ties more than many weak ties. Being alone does not necessarily result in loneliness and being alone has also been related to positive outcomes such as freedom, creativity, intimacy and spirituality (Long and Averill 2003).

Despite the critique on social capital, its use in social research has increased steadily in recent decades (Engbers et al. 2017). Extensive literature on the relationship between social capital and wellbeing demonstrates the need to assess social capital as part of social wellbeing. Considering this study, the theory of social capital provides a perspective to interpreting the possible relationships between social wellbeing and the other dimensions of their wellbeing such as material deprivation and health problems. The fact that social capital can protect individuals from social risks may be crucial for the unemployed who live alone because they may be facing problems related to their economy and health.

## 2.2 Subjective Social Wellbeing and Loneliness

Sociologist Robert Weiss (1973) has identified two forms of loneliness. The first form is lack of social contacts with, for example colleges, neighbors or friends, which results in social loneliness. The other form of loneliness is called emotional loneliness and results from the lack of close social contacts with, for example, one's spouse, parent or child (Weiss 1973). Loneliness thus depends on individual aspirations for relationships.

The growing interest in measuring the subjective sides of wellbeing has resulted in studies that examine the individual's perception of social wellbeing. The advantage of measuring subjective social wellbeing is that it widens the understanding of social wellbeing from quantity to quality of social relationships. While some studies have measured social satisfaction, the same phenomenon is most often perceived through its negative form, loneliness. Several studies have found only weak correlation between social connectedness and loneliness (Cornwell & Waite 2009; Tanskanen & Anttila 2016).

Loneliness has been studied most extensively by psychologist analyzing the relationship between loneliness and mental health. Their studies have revealed that the need for social connections is coded in our brain and therefore loneliness can cause health problems (Cacioppo et al. 2014). For instance, loneliness is known to predict problems with sleeping (Cacioppo et al. 2002), depression (Heikkinen & Kauppinen 2004) and alcohol-related mortality (Kawachi et al. 2011). The evolutionary purpose of loneliness is to guide people to interact with other people (Cacioppo et al. 2014) and for that reason loneliness is also partially hereditary (Boomsma et al. 2007).

In recent years, studying loneliness has become increasingly interdisciplinary and gained more attention as a wider social problem with economic and health-related consequences on a societal level (Saari 2016). In Finland, Juho Saari (2010; 2016) has studied loneliness from a sociological perspective. According to his research, the prevalence of loneliness has stayed somewhat unchanged between 1994 and 2013. In 2013, 4% of Finns felt lonely often or all the time, 19% sometimes and 42% never (Saari 2016). However, the prevalence of loneliness is higher in certain disadvantaged groups such as the unemployed people and people who live alone (Moisio & Rämö 2007). Comparative analysis between different countries also indicates that while loneliness varies between countries of the same income level, it is less common in more equal societies (Saari 2016).

In addition to the psychological and biological need for social connections, status has been considered as one of the mechanisms between loneliness and wellbeing (Saari 2016). In recent decades, the relevance of status for wellbeing has been emphasized in many influential studies. For instance, Michael Marmot (2004) argues that relative social status is a stronger indicator of wellbeing than the amount of absolute resources. Although social status is strongly perceived through material resources, consumption and life-style (Wilkinson & Pickett 2011), also loneliness carries a negative stigma (Rokach 2013). Rokach (2013) argues that social relationships have become more important than work as the source of self-fulfillment. The recently increased public discussion about loneliness may have made it easier for lonely people to admit their loneliness publicly, which may also have resulted in increased statistic prevalence of loneliness especially among young adults (Keskinen 2016).

Loneliness has become a major concern for social scientists (Saari 2010) and understanding its prevalence in the society is important for planning social policy to prevent its mental and other health related consequences. As loneliness is known to be more common among the disadvantaged groups (Moisio & Rämö 2007), it is important to examine its prevalence when two forms of disadvantage, unemployment and living alone, are combined. Therefore, in this study loneliness is used as an indicator of subjective social wellbeing in addition to trust in people.

## 2.3 Social Wellbeing and Other Dimensions of Wellbeing

The level of social wellbeing may be related to other aspects of individuals' wellbeing. For example, lack of income may restrict possibilities of social activities such as hobbies (Hirvilammi & Mäki 2013). On the other hand, problems with social relationships may lead to mental health problems or unhealthy behavior such as alcohol consumption (Umberson et al. 2010). In order to understand the relationship between social wellbeing, unemployment and living alone, it is important to take into account the other dimensions of wellbeing too.

Several scholars have created theories explaining the relationship between the different forms of wellbeing. In addition to social capital, Pierre Bourdieu (1984) has identified two forms of capital: material and cultural. The three forms of capital are interchangeable so that, for example, social capital can be traded for economic or cultural capital and vice versa (Bourdieu 1984). People can thus compensate for the lack of one sort of capital with others. On the other hand, lacking capital may lead to a vicious circle of disadvantage.

The different dimensions of wellbeing are often regarded as a hierarchy starting from basic needs and moving towards more abstract needs. One of the early formulations of the hierarchy of needs was presented by psychologist Abraham Maslow (1943). His hierarchy consists of five steps: physical needs, safety, belonging, self-esteem and self-actualization (Maslow 1943). Another theory about the factors of wellbeing was presented by sociologist Erik Allardt (Allardt & Uusitalo 1972). In his theory of "having", "loving" and "being", "having" represents the material wellbeing, such as income, employment and health, "loving" equals to social wellbeing and "being" pertains to the individual self-actualization (Allardt & Uusitalo 1972). In Allardt's theory "loving" defines social wellbeing as love, companionship, being anchored as opposed to anomie, and solidarity (Allardt & Uusitalo 1972). Compared to Maslow's theory, Allardt's theory is less hierarchical: it is possible to achieve social wellbeing or self-actualization even without a sufficient standard of living (Allardt 1976).

Doyal and Gough (1991) have presented a similar view of wellbeing according to which the basic needs, physical health and actor's autonomy, enable social participation, which according to them is the ultimate goal of life. Amartya Sen (1993), in turn, emphasizes the role of capabilities and being able to achieve certain functionings, varying from good health to achieving self-respect and social integration, as the basis of wellbeing. If the individual has certain basic capabilities, he is able to pursue his personal goals that result in wellbeing. Common to all the different theorizations of wellbeing is that there is an interplay between the dimensions of wellbeing. Therefore, social wellbeing cannot be considered without assessing the other forms of wellbeing as well.

The relationship between the different forms of wellbeing has implications for social policy planning too. The aim of the welfare state is to guarantee the basic level of wellbeing for all its citizens. The way the basic level of wellbeing is supplied differs between countries and changes in time. After the Second World War, the welfare states focused on securing the family's male bread-winner's economic situation in case of unemployment. Later, the welfare states have had to adapt to new social needs and times of austerity without the constant economic growth of post-war decades. The new active social policies that have arisen in Europe focus more on guaranteeing the same opportunities for all instead of the same outcome. (Bonoli 2013.) The responsibility of social support has also shifted more from governments to the third sector, private companies and individuals themselves (Bonoli 2013).

Reformations of the social security system and changing social circumstances may lead to new kinds of social risks that have not been considered before. In post-industrial societies, continuous employment has become less certain than before, especially for those with a low level of education (Taylor-Gooby 2004). Furthermore, in post-industrial societies, the social risks are not only related to economic problems but may include risks, such as reconciling work and family life or living alone, that did not significantly exist before (Bonoli 2013). Especially the interplay between economic, health-related and social problems may result in new kinds of social risks that have not been considered by the welfare state before. Therefore, as this study examines the combination of two possible social risks, unemployment and living alone, it is important to take into account the other socioeconomic factors that may enforce the risk.

## 3 Unemployment

### 3.1 Unemployment and Social Wellbeing

Work plays an important role in people's social life. Non-pecuniary wellbeing costs of unemployment, such as social and psychological problems, have been found to be even stronger than the pecuniary costs of unemployment (Winkelmann & Winkelmann 1998). A classical study about the wellbeing of unemployed people was conducted by Jahoda, Lazarsfeld and Zeisel (1971) in an Austrian village called Marienthal after a factory closure. Based on the study, Jahoda (1982) later identified five latent psychosocial functions that explained the mechanisms between employment and wellbeing: social contacts, time structure, regular daily activities, status and identity, and participation in activities with a common goal. The Marienthal study emphasized the negative effects of unemployment on social wellbeing but later studies have gotten somewhat contradictory results. For example, several studies suggest that unemployment increases social interaction (Winkelmann & Winkelmann 1998; Goul Andersen 2002; Paugam & Russell 2000).

The different results on unemployment's effect on social interaction may be partially explained by the differences in how social interaction is defined and measured. Kunze & Suppa (2017) used German panel data to examine the effects of unemployment on social activities and found that unemployment decreases public social activities, such as cultural activities, going to cinema, doing sports and volunteering but increases private social activities including seeing friends and relatives, and helping other people. Kunze and Suppa (2017) conclude that unemployment decreases the level of social capital, because the type of social interaction shifts from weak to strong ties. They also suggest several possible mechanisms between unemployment and decreased public social activities: violation of social norms which cause alienation from the society, perception of own failure and increased focus on one's own situation, lack of time structure, and lack of money for more expensive social activities (Kunze & Suppa 2017).

As Kunze and Suppa (2017) suggest, economic problems may be a mechanism between unemployment and social wellbeing. The effect of income drop on wellbeing is also dependent on accustomed level of and aspirations for income level, social participation, health, subjective social class and peer group (Vera-Toscano et al. 2006). The decrease in income may prevent taking part to the society where consumption has an important role (Doyal & Cough 1991). The effect of income drop is thus relational to the status and the consumption habits before unemployment.

Paugam's study (2016) has also revealed that, in addition to lack of money, the stigma of unemployment may also reduce the time spent with friends (Paugam 2016). Clark (2003) has also found evidence of the role of social norms in defining the level of wellbeing of unemployed people: the higher the unemployment rate is

in the unemployed person's reference group the higher the unemployed person's wellbeing is. A similar study by Knabe and others (2016) has revealed that the effect is strong especially for men, which is explained by the traditional social norm of man being the breadwinner for the family. Unemployment may be a social risk especially for those with a low level of education who suffer from loss of income whereas those with higher socioeconomic status may suffer most of the drop of status (Turner 1995). Losing one's job is known to be especially difficult for middle-aged men who are more attached to working than younger and older people and may have pressure of providing for the family (Paul & Moser 2009). Economic problems and experience of marginalization may also decrease trust to other people which may, in turn, lead to decreased mental or physical health (Kortteinen & Tuomikoski 1998).

In contrast to the results about the increased private social interaction, Kauppinen and others' (2010) study in Finland indicates that the unemployed people meet with friends and relatives less often and feel lonelier than the employed. The differences in the effects of unemployment on social wellbeing may, however, be related to different kinds of social culture in Finland. Gallie and others (2003) have found evidence that the social culture of Southern European countries protects the unemployed people from social exclusion. In Southern Europe, people rely more on family support in case of unemployment than in Central Europe where people value independency more (Paugam 2016).

Social contacts are important for unemployed people, because having someone to rely on helps preventing the negative effects of unemployment such as health problems by providing social support, stress relief, social control and symbolic meanings of social interaction that may encourage healthy behavior (Umberson et al. 2010). It has also been suggested that the unemployed might form a "dependency culture" segregating from the mainstream society, because the unemployed mostly spend time with other unemployed and disadvantaged people (Murray 1984). Goul Andersen (2002) argues, however, that such "dependency culture" does not exist, since only few of the unemployed have friends who are unemployed or are married to a person that is unemployed. It is also possible that those with lower social status use strategic behavior to acquire social capital outside their peer group by, for example, joining a club and in that way may compensate their wellbeing with social capital (Lin 2000). In order to be able to compensate their wellbeing, it is relevant for unemployed people to be able to be socially active.

Especially during prolonged unemployment, economic deprivation, lack of social support and decreasing health are threats for the unemployed people (Kortteinen & Tuomikoski 1998). The forms of disadvantage pile up strongest for those who have been unemployed longer than six months (Kauppinen et al. 2010). However, it is also possible that unemployment does not decrease social interaction, but social isolation precedes unemployment (Gallie et al. 2003). The direction of the association between unemployment and social wellbeing may thus be two-way.

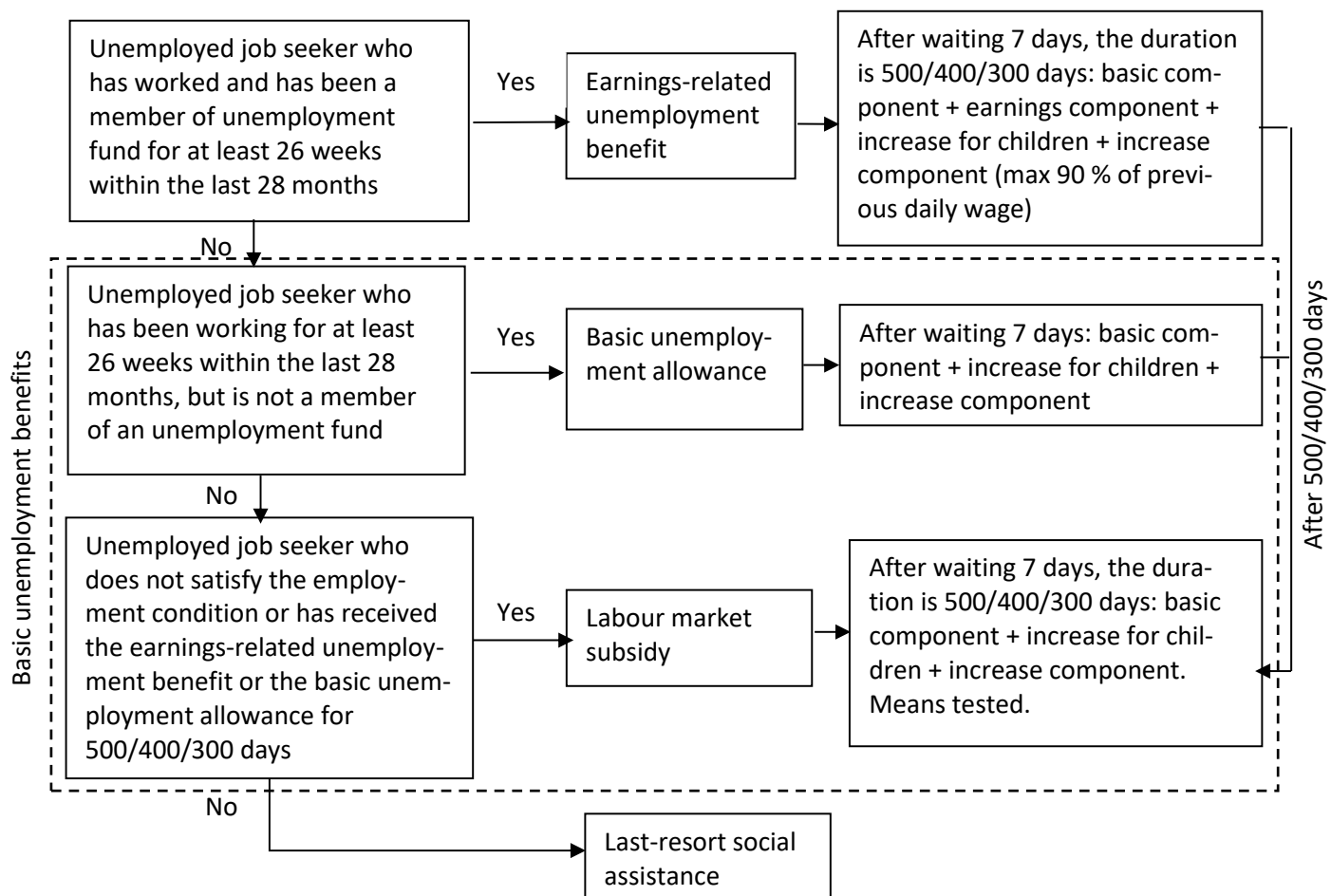
### 3.2 Unemployment in Finland

A person is defined as unemployed if he or she is without work, has actively sought employment in the past four weeks and would be able to start working within two weeks (Statistics Finland 2019c). Unemployment rate is measured as the ratio of unemployed people to the labour force. In Finland, the unemployed rate started to rise in 2008 due to the economic recession and peaked in 2015 at the level of 9.6%. At the time of the data collection in 2017, the unemployment rate was 8.8%. When the unemployment continues for a year, it is defined as long-term unemployment. In Finland, 39% of the unemployed were long-term unemployed in 2017. (Statistics Finland 2019c).

In Finland, the social security of unemployed people is provided with three kinds of unemployment benefits (See Figure 2). In the end of 2016, approximately 38% of the unemployed were entitled for the earnings-related unemployment benefit that requires membership of an unemployment fund and 26 weeks of work during 28 months before the start of unemployment. The other two forms of unemployment benefits are labour market subsidy and basic unemployment allowance that consist of the same level of financial support (32.40 €/day, 5 days/week). The labour-market subsidy is means-tested and lower if the recipient lives with his or her parents but does not require fulfilment of the working condition. In order to receive full unemployment benefits, the unemployed have to show activity in finding full employment by working part-time or joining activities supporting employment. According to the evaluation report on the sufficiency of basic social security in Finland in 2017 (Mukkila et al. 2016), the social benefits of the unemployed people living alone covered only 73% of the minimum reference budget of reasonable level of living.



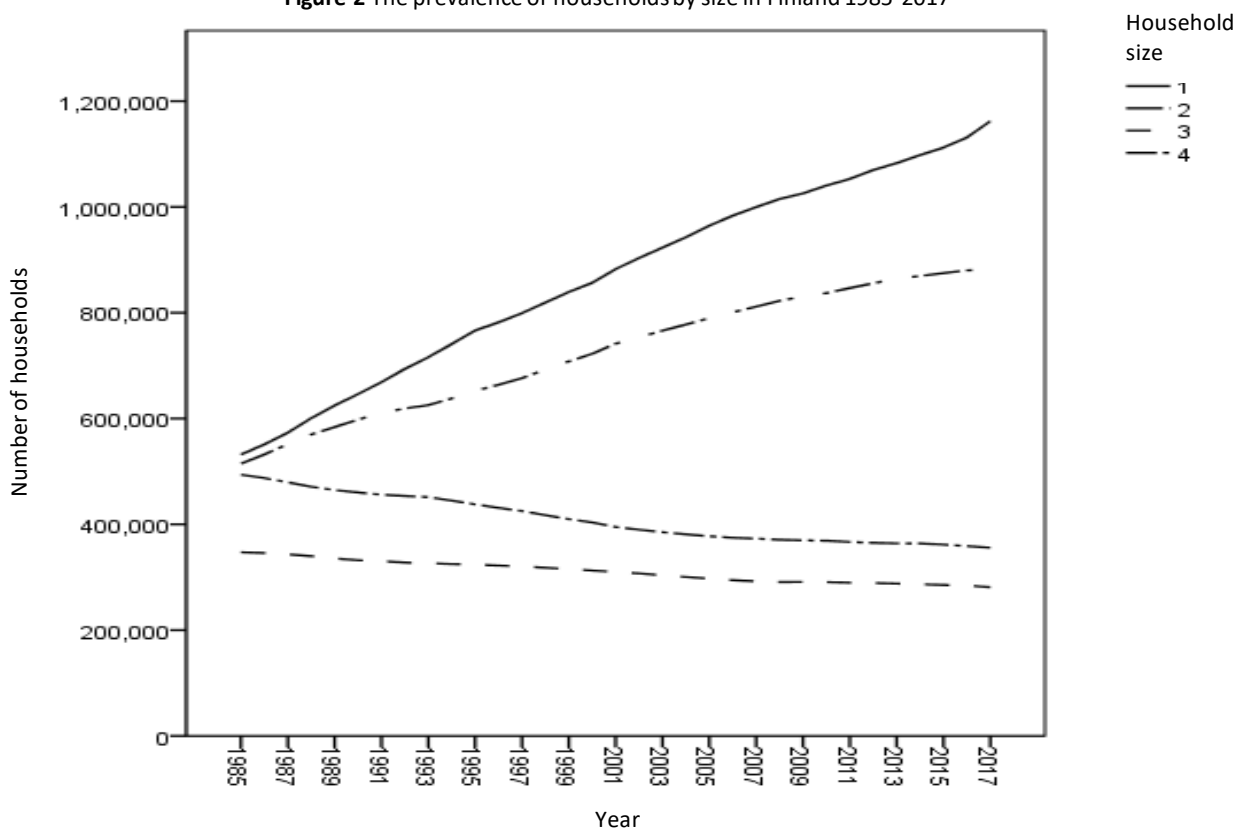
**Figure 1.** The unemployment benefit system of Finland in 2017



## 4 Living Alone

Living alone has increased steadily in industrialized countries in recent decades (UNECE 2019; Jamieson & Simpson 2013). In Finland, between years 1986 and 2016 the number of people living alone more than doubled and almost half of all households were single person households in 2016 (Statistics Finland 2019a; Figure 2). Living alone is especially common in Nordic countries: the average proportion of people living alone in the European Union was 14.5% in 2017, whereas the corresponding proportion of Finland was 20.3% (Eurostat 2019). Living alone is also becoming more permanent: more than half of people who start living alone will never live with other people again (Chandler et al. 2004).

**Figure 2** The prevalence of households by size in Finland 1985-2017



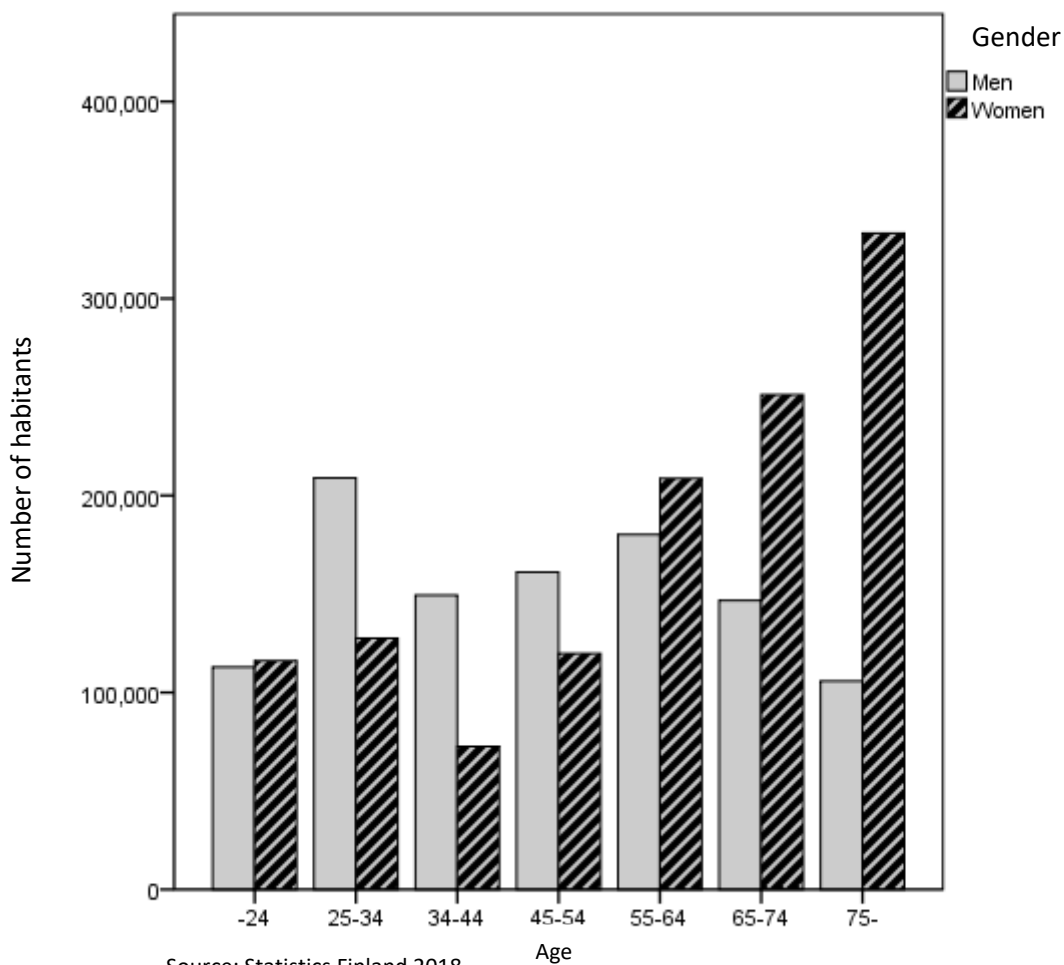
### 4.1 Living Alone and Social Wellbeing

There is a lot of variation in the wellbeing of people living alone (Kauppinen et al. 2014). While some studies emphasize the role of “positive solitude” as a way to individual self-actualization and to protect the self from the hyper-connectedness and stress of our modern lives (e.g. Klinenberg 2012), several studies have found negative associations between living alone and social wellbeing. On average, people living alone are lonelier

than others (Karvonen 2008) and have less social capital than married people (Nieminen et al. 2008). The difference between positive solitude and negative isolation have been suggested to be in the voluntary nature of living alone. Ojala and Kontula (2002) have categorized people living alone in three groups by the voluntary nature of their living arrangement: 1) people that actively want to live alone, 2) people that have passively drifted to living alone even though they do not oppose relationships, and 3) people that would like to find a partner.

The prevalence of living alone is closely related to age (Figure 3). Seeking independence is a common reason for living alone especially for young adults (Juntto 2010). According to Molgat and Vézina's (2008) study in Canada, young adults have three representations of living alone: a youth life-style, a period of transition to family life and a long-term way of life. Those young adults who live alone as part of their lifestyle enjoy the freedom they have from living alone and do not seek to find a partner to live with (Molgat and Vézina 2008). They seldom feel lonely and often have a large social network. According to Klinenberg (2012), new kinds of urban subcultures and forms of social interaction and community participation are born in large cities which

**Figure 3** The prevalence of living alone by age and gender in Finland in 2016



help maintain the social wellbeing of people living alone (Klinenberg 2012). In Finland, taking part to community activities varies between genders: men living alone take the least part to community activities compared to those living with others whereas women living alone take the most part to community activities (Nieminen et al. 2008). When it comes to trust, both men and women living alone have less trust than their counterparts in other living arrangements (Nieminen et al. 2008).

People living alone also have more free time than others (Statistics Finland 2019d), which they can spend on their preferred activities. However, People living alone spend approximately the same amount of time with friends than other people do (Karvonen 2008) and their level of social participation is lower compared to people in other living arrangements (Nieminen et al. 2008).

Klinenberg (2012) also emphasizes the role of developed communication technology that allows people to keep in contact with each other whenever and wherever they want and, in this way, maintain and widen their social network. In Finland, people living alone keep in contact with their friends and relatives with communication technology more often than meeting face to face (Borg 2016). The use of communication technology is common especially for the young adults aged 20-29 of whom two thirds use internet, almost half use phone and only one third use face-to-face interaction to keep in contact with friends and relatives (Borg 2016). Those who use social media, also have more extensive social networks and spend more time in public places (Klinenberg 2012).

Living alone also requires a certain level of economic security, since living expenses cannot be shared with others. Due to general level of wealth and social security provided by the welfare state in Nordic countries, young adults may be able to leave their parental homes early (Klinenberg 2012). Living alone as a choice of life-style is most common among the middle class who can afford it (Klinenberg 2012). Among young people, especially higher education and financial security have been found to be related to living alone (Stone et al. 2011). The highly educated solo dwellers also feel less lonely than others (Borg 2016). Several studies also indicate that people value independence more in Northern than Southern Europe (Lacovou 2010; Rehen 1998), which may partially explain the prevalence of living alone in the Nordic countries. Despite the financial support from the welfare state, people living alone have more financial difficulties than people in other living arrangements (Kauppinen et al. 2014).

For some, living alone is a phase before finding the right partner and forming a family (Molga & Vézina 2008). Family formation may be postponed in order to pursue one's personal and career goals before having children. The increase in the number of people living alone may also be partially due to family life becoming more unstable. The improved status of women has also made it easier to live independently and cope economically after divorce (Klinenberg 2012). In Finland, the most increase in the prevalence of living alone has

occurred among the working aged men, which has been explained by the fact that divorces have become more common and men continue living alone more often than women (Kauppinen et al. 2014).

Although divorce is often regarded as a major shock for individual wellbeing (e.g. Lucas 2007), it may also have some positive effects on social wellbeing. According to Klinenberg (2012), it is common that people living alone feel lonely after divorce, but many feel even lonelier in their past relationship. On the other hand, young people are often more adaptable to living alone than older people (Molgat & Vézina 2008). According to Mäkinen (2008) living alone is stigmatizing especially for women and is therefore easier for those women who have a role model of living alone.

#### 4.2 Living Alone and Social Disadvantage

Some people who live alone will never live with others. The change in modern societies from traditional to “elective biographies” has made the life trajectories more flexible and less bound to traditional social structures such as family (Beck 1992; Giddens 1991). Therefore, some may actively want to spend their life living alone (Molgat & Vézina 2008). For others, however, living alone may not be a voluntary decision, but rather a form of social exclusion. Lack of money and health may be a constraint for social activities (Molgat & Vézina 2008). As possible mechanisms between living alone and lower wellbeing, Raymo (2015) suggests support, norms and monitoring from family, and self-selection into living alone. The lack of social control may in turn result in unhealthy living habits. For example, people living alone are known to consume more alcohol than others (Joutsenniemi et al. 2007) and to have poorer health (Cacioppo 2008; Nihtilä & Martikainen 2008). However, the lack of knowledge about the wellbeing effects of living alone makes it difficult to determine whether living alone has increased the wellbeing or those who have lower wellbeing have been selected to living alone.

The opposite outcomes of living alone seem to suggest polarization of wellbeing among those living alone. However, Jamieson and Simpson (2013) criticize considering living alone as a biased phenomenon with two stereotypical types of people living alone. The first stereotype is a young and carefree person without the need to keep up with the traditional forms of social ties such as family. The second type is a person excluded from the society, lonely and with a poor financial situation (Jamieson & Simpson 2013, 1). Jamieson and Simpson (2013, 159) emphasize the heterogeneity of those living alone and consequently, paying attention to their diverse situations is needed.

The voluntary nature of living alone should not be overemphasized. Despite social changes, approximately half of the increase in living alone in Finland can be explained by demographic changes: the large cohorts of

baby-boomers have passed the age gap of 35 to 45 when living alone is the least common (Pyykkönen 2006). Furthermore, living alone is still most common among elderly women, which has been mostly explained by increased wealth and health that make living independently possible after a death of a spouse (Klinenberg 2012; Nihtilä & Martikainen 2004). However, increase in health has also narrowed down the difference in life-expectancies between genders and made living alone of women less common (Nihtilä & Martikainen 2004; Pyykkönen 2016).

The measuring of living alone and its effects on wellbeing may also face difficulties due to data restrictions. Living alone is most often defined as living in a single person household (e.g. Statistics Finland 2019a). Especially for the young adults sharing an apartment can be a similar choice of lifestyle as living alone (Kenyon & Heath 2000). However, people who share an apartment with a stranger are not defined as living alone, even though they may not have any social contact with their cohabitants. People living in shared apartments with strangers have lower mental health than married people (Brown 2000). Another shortcoming of evaluating the wellbeing of people living alone is related to families in which children reside with one of the parents but regularly visit the other one. In these cases, the visiting children provide social wellbeing also for the parent that lives most of the time alone, which is often impossible to measure with available research data.

## 5 The Relationship between Unemployment, Living Alone and Social Well-being

As the review of the previous research has revealed, unemployment and living alone are both strongly connected to social wellbeing. Both phenomena are related to loneliness (Karvonen 2008; Moisio & Rämö 2007) and lack of social capital (Nieminen et al. 2008; Kunze & Suppa 2017). Living alone is also more common among the unemployed than the employed. In Finland, 21% of the population lived alone in 2017. Among the unemployed, the corresponding percentage was 33%. (Statistics Finland 2019b.) People living alone are also more often unemployed than people in other living arrangements (Haataja 2010). The fact that unemployment and living alone often co-occur suggests that there is a link between the two phenomena. Given the fact that social disadvantage tends to be cumulative, living alone may expose unemployed people to a social risk because of a lack of social wellbeing.

Despite the associations between social wellbeing and the relatively high prevalence of unemployment people living alone, previous research on the association of living alone and social wellbeing among the unemployed is scarce. Existing research on the social wellbeing of the unemployed who live alone is often limited by the locality of data, one-sided measuring of social wellbeing or not controlling for the effect of socioeconomic and demographic variables.

Borg (2016) has studied unemployed people living alone in the capital area of Finland. The results of his study indicate that the unemployed who live alone feel lonelier than the unemployed people in other living arrangements (Borg 2016). However, the population of the study includes only people living in the capital area of Finland and therefore the results cannot be generalized for the whole population. What is more, the study does not include other indicators of social wellbeing than loneliness and does not consider the possible mediating effects socioeconomic and demographic variables.

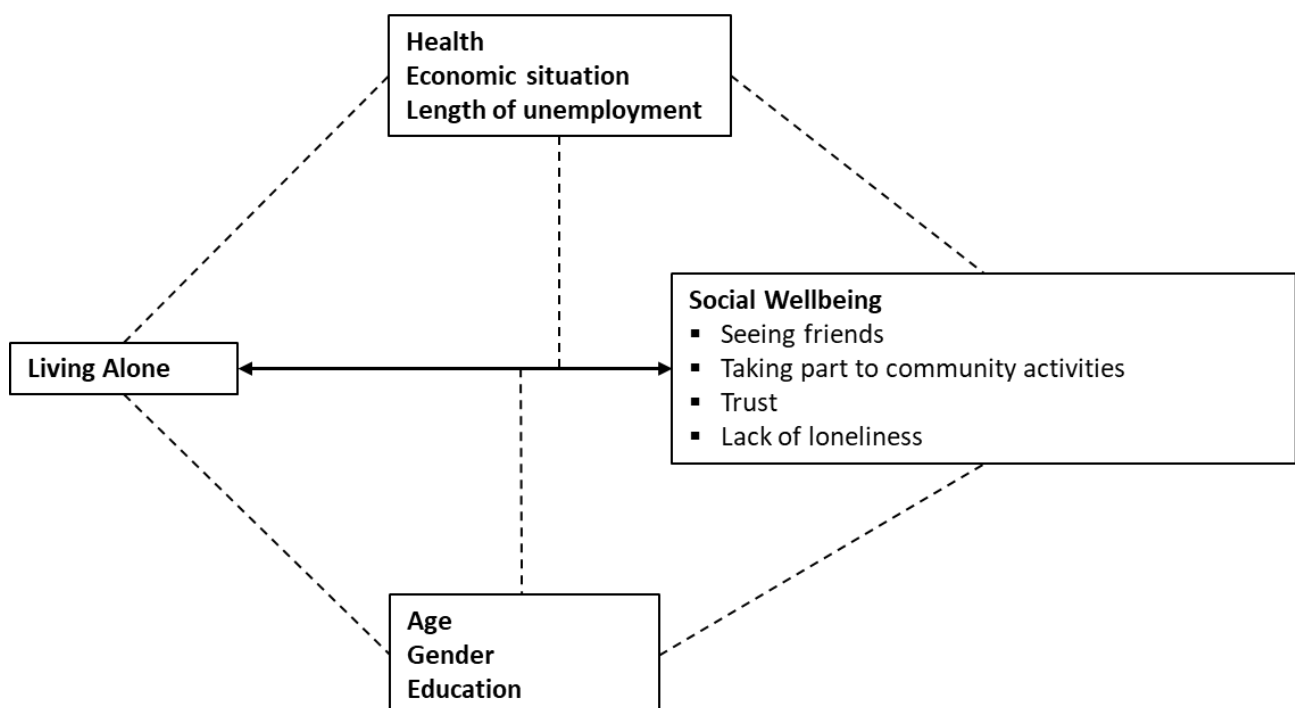
Another study with Finnish data has demonstrated that, in addition to health, the life stage and main type of activity are the strongest predictors of loneliness (Moisio & Rämö 2007). In this study, life stage includes living arrangements and age. However, the study did not assess other forms of social wellbeing. Furthermore, the study did not focus on the unemployed but on the whole population and therefore cannot explain how social wellbeing can vary between different socioeconomic and demographic groups of the unemployed who live alone. The extent to which living alone poses an additional social risk for the unemployed requires more research.

## 5.1 Demographic and Socioeconomic Variation in Social Wellbeing

Based on previous research on the social wellbeing of the unemployed and people who live alone, social wellbeing varies according to age, gender and educational attainment (Figure 4). The highly educated may have more social capital than others (Nieminen et al. 2008), which they may be able to maintain and use to reduce loneliness. Moreover, women are known to experience more pressure from society to form a family and therefore living alone may have more negative effects on the social wellbeing of women (Mäkinen 2008).

Those who choose to live according to a life-style seeking independence and freedom may endure the social challenges of living alone better than others (Molga & Vézina 2008). Especially young adults who may be more adaptable to coping with less and living alone may be able to maintain their social contacts and level of trust and avoid loneliness. By comparison, the negative wellbeing effects of unemployment are known to be stronger for the middle-aged who are attached to their work and accustomed to a certain level of income (Paul & Moser 2009). At the same time, many middle-aged people may have gone through divorce and as a result live alone. Therefore, unemployment and living alone may have a stronger negative association with the social wellbeing of older as opposed to younger people.

**Figure 4** The possible relationships between living alone and social wellbeing of the unemployed



The relationships between living alone and social wellbeing may also be affected by economic problems, poor health or length of unemployment. While unemployed people are otherwise able to rely on the social support

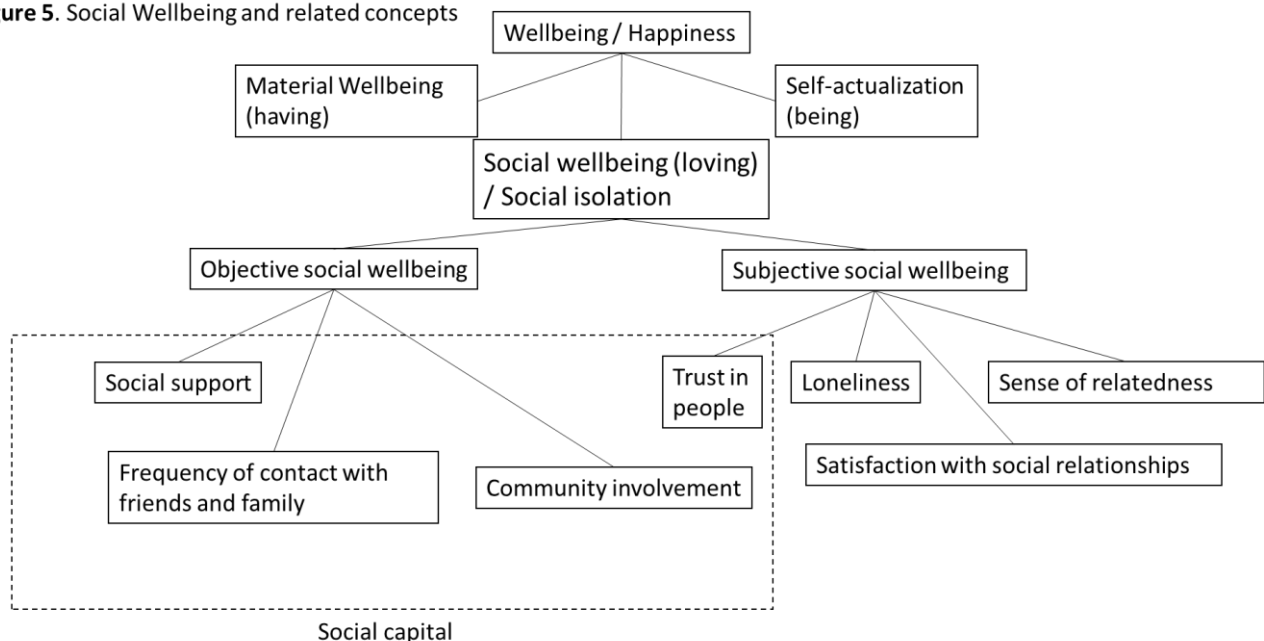


from shared housing, unemployed people living alone are lacking this social support, which may in turn lead to economic or health-related problems and create even more severe social isolation. Living alone is also related to economic (Kauppinen et al. 2014) and health-related problems (Remes & Martikainen 2012), which may deepen among unemployed people who also have a tendency for these problems. What is more, people who are unemployed and live alone at the same time are known to experience financial problems which in turn may lead to decreased possibilities for social participation. Extended unemployment also often strengthens the negative effects of unemployment and correlates with social isolation (Kortteinen & Tuomikoski 1998).

## 5.2 Measuring Social Wellbeing

The previous research has measured social wellbeing with several different indicators such as social capital and loneliness. A summary of the dimensions of social wellbeing and other forms of wellbeing is presented in Figure 5. Social wellbeing is part of the general wellbeing in addition to material wellbeing, such as economic coping and health, and self-actualization (Allardt 1972). For example, problems with mental health may lead to difficulties with social relationships, which may in turn lead to more mental health problems. Therefore, in order to understand the social wellbeing of the unemployed who live alone, it is important to take into account the effect of different demographic and socioeconomic attributes.

**Figure 5.** Social Wellbeing and related concepts



Based on Allardt & Uusitalo 1972; Nieminen et al. 2007; Zavaleta et al. 2017

The objective and subjective sides of social wellbeing have been demonstrated to be distinct from each other (Tanskanen & Anttila 2016). Measuring social wellbeing with one-sided indicators may thus produce results that vary from the results of studies with different indicators of social wellbeing. As Figure 5 demonstrates, objective social wellbeing has close parallels with social capital. Social capital has been found to be relevant for the unemployed, who may benefit from weak social ties by finding job opportunities (Granovetter 1973; Ioannides & Loury 2004).

However, considering the criticism that has been levelled that social capital is not able to measure the quality of social relationships and the growing interest in considering loneliness in social policy, subjective social wellbeing should be included in the study. Measuring subjective social wellbeing is especially relevant when the study deals with people living alone, because they can be objectively regarded as isolated, but their subjective perception of their social wellbeing can reveal how living alone is subjectively related to their wellbeing.

### 5.3 Research Questions

This study aims to understand the association between living alone and social wellbeing among the unemployed by investigating the following research questions:

1. How does living alone predict the social wellbeing of unemployed people?
2. Does economic coping, health or length of unemployment affect the association of living alone and social wellbeing of unemployed people?
3. Does gender, age or education affect the association of living alone and social wellbeing of unemployed people?

The study provides insights into whether living alone poses a social risk for the unemployed in the form of loneliness or lack of social capital. While continuous employment is becoming less certain and the social security system is going through changes, it is crucial to pinpoint those groups of people in danger of social exclusion. Living alone is also becoming more popular, but previous research is lacking on its relationship with social wellbeing among those in a disadvantaged position. By focusing on unemployed people and examining the role of coexisting socioeconomic problems, this study provides novel information about the growing group of unemployed people who live alone.

The study also contributes to the academic debate on how living alone is related to social wellbeing and how the association between living alone and social wellbeing varies according to demographic attributes such as age, gender and education. By using several different indicators of social wellbeing, the study is able to give a comprehensive picture of the social wellbeing of the unemployed who live alone. The information about the association between living alone and wellbeing can be used for social planning. For example, certain groups of the unemployed may be in danger of social isolation and in need of social support. Furthermore, a growing number of people seeking to live alone requires more small apartment housing. In order to plan housing areas that support the social wellbeing of their inhabitants, it is relevant to better understand the association between living alone and social wellbeing.

## 6 Data and Methods

### 6.1 Data

The study uses the Finnish National Social Insurance Institute's survey data (N = 948) representing Finnish-speaking basic unemployment benefit recipients aged 18 to 64 in Finland in January 2017. The sample was extracted from a larger sample of 10,000 basic unemployment benefit recipients, corresponding to approximately 4% of the total number of 237,238 basic unemployment benefit recipients in Finland in 2016 (Kela 2017). The survey was conducted as a structured telephone interview and covered various aspects of well-being of unemployed people (see questionnaire, Appendix 1). The respondents were able to refuse answering any of the questions. To ensure the quality of the data, if more than half of the answers were missing, a respondent with similar background characteristics was interviewed. The interviews were conducted until a saturation level of a sample comprising 1 000 responses was achieved.

The sample represents basic unemployment benefit recipients demographically well (Table 1). Only unemployed people aged 18 to 29 were slightly underrepresented. The proportion of people aged 18 to 29 in the data was 22.6% whereas the corresponding proportion of all basic unemployment benefit recipients was 29.2%. Correspondingly, unemployed people aged 50 to 64 were slightly overrepresented. The proportion of

**Table 1** The socio-demographic characteristics of the sample and all basic unemployment benefit recipients in Finland in November 2016 (% , n, N)

	%	n	Distribution in the sampling population	N <sup>a</sup>
<b>Form of unemployment benefit</b>				
Basic unemployment allowance	15.9	151	15.6	36 937
Labour market subsidy	84.1	797	84.4	200 301
<b>Age</b>				
18-29	22.6	214	29.2	69294
30-49	45.6	432	44.5	105538
50-64	31.8	302	26.3	62406
<b>Gender</b>				
Men	52.7	500	52.6	124 902
Women	47.3	448	47.4	112 336
<b>Education</b>				
Basic	19.6	186		
Secondary	61.3	582		
Higher	19.1	180		
<b>Length of unemployment</b>				
Less than 1 year	24.8	235		
Over 1 year	75.2	713		
<i>Total</i>	100	948	100	237238

<sup>a</sup>Source: Kela 2017.

people aged 50 to 64 was 31.8 in the data, whereas the corresponding proportion of unemployment benefit recipients was 26.3%. Sixteen percent of the respondents received basic unemployment allowance and 84% received a labor market subsidy. Fifty-three percent of the respondents were men and 47% women. Nineteen percent of the respondents had higher education, 61% had secondary education, and 20% had only basic education. Seventy-five percent of the respondents had been unemployed for longer than a year.

## 6.2 Variables Used in the Study

### Indicators of Social Wellbeing

The study uses four indicators of social wellbeing: 1) loneliness, 2) trust in people, 3) time spent with friends and 4) time spent in community activities (Table 3). The variables represent both the objective (time spent with friends, time spent in community activities) and subjective (loneliness, trust) sides of social wellbeing which have been identified by several studies (e.g. Tanskanen & Anttila 2016; Zavaleta et al. 2017). Trust, time spent with friends and community activities are also used to measure social capital (e.g. Nieminen et al. 2008). Unfortunately, the data lacked a question about social support, which is a commonly used indicator of social wellbeing. The four indicators used in this study also represent the three different levels of social interaction suggested by Zavaleta, Samuel and Mills (2017): individual (loneliness), group (time spent with friends) and community level (time spent in community activities, trust).

Loneliness was measured with a single-item measure: "Do you feel lonely?" The response options were "never", "rarely", "often" and "all the time". Trust in people was measured using an 11-point scale, single-item question: "Do you think other people can be trusted or do you feel that you can never be too cautious?" In order to increase the number of cases in the different combinations of trust and the independent variables, trust in people was categorized into three groups: low wellbeing (0-3), moderate wellbeing (4-7) and high wellbeing (8-10).

For the questions about time spent with friends and in community activities, the respondents were asked to estimate their hourly use of time per week. The time spent in community activities ranged from zero to 40 hours per week. The time spent with friends ranged from 0 to 80. The distributions of variables concerning time spent with friends and time spent in community activities were clustered into every five- and ten-hour intervals, which was probably caused by the tendency to answer in terms of rounded numbers. For this reason, the variables concerning time use were categorized and treated as ordinal. Time spent with friends was

categorized into four groups (“0 hours”, “1-5 hours”, “6-10 hours” and “more than 10 hours”) and time spent in community activities was categorized into three groups (“0 hours”, “1-5 hours” and “more than 5 hours”).

The correlations between the indicators of social wellbeing were tested using Spearman’s correlation. The results (Table 2) indicate the correlations between the indicators of social wellbeing. The strongest correlation was between loneliness and trust ( $r=-.20$ ). Time spent with friends and trust did not have a statistically significant correlation ( $r=.01$ ). Time spent in community activities correlated weakly with trust ( $r=.08$ ) and loneliness ( $r=-.08$ ). The relatively weak correlations and the low level of Cronbach’s alpha (0.28) between the variables demonstrate that the variables describe separate aspects of social wellbeing and should not be combined into a single indicator of social wellbeing. Previous studies (e.g. Tanskanen & Anttila 2016) have also indicated that the objective and subjective indicators of social wellbeing should be assessed separately. By analyzing the variables related to social wellbeing separately, the study is able to give a more detailed description of the social wellbeing of the unemployed than if a single indicator had been used.

**Table 2** Spearman correlations between the indicators of social wellbeing

	Time spent with friends	Time spent in community or organization activities	Trust in people	Loneliness
Time spent with friends	1.00	.07*	.01	-.07*
Time spent in community or organization activities		1.00	.08*	-.08*
Trust in people			1.00	-.20***
Loneliness				1.00

Notes: \*= $p<.05$ ; \*\*= $p<.01$ ; \*\*\*= $p<.001$

## Other variables

The main explanatory variable in the analysis was living alone, which was constructed by dichotomizing a variable measuring the number of people living in the same household. Since the interest of the study was in living alone, all other possible housing arrangements were combined into the same category.

Other explanatory variables included age, gender, level of education, household income, financial satisfaction, length of unemployment and perception of health. Educational attainment was included to assess the possible relationship between living alone and educational attainment suggested by the previous research (e.g. Stone et al. 2011). In this study, the interest in studying the educational attainment lies in the level of education and not the difference between vocational and general education. For this reason, the level of

education was categorized into three categories based on the level of education: basic education, secondary education and higher education.

Economic situation was measured as monthly household income divided by the number of habitants in the household. In addition to equivalent household income, a question about the financial satisfaction was included in order to analyze the respondents' subjective perception of their financial coping. The level of financial satisfaction may differ from the level of household income because financial satisfaction may also depend on an accustomed level of income and aspirations for future income (Vera-Toscano et al. 2006). Therefore, financial satisfaction may be able to explain the relationship between income and wellbeing better than only monthly household income. Financial satisfaction was measured with the question: "Which of the descriptions on this card is closest to how you feel about your current household income?" with response options "very difficult to cope", "difficulties with coping", "coping", and "living comfortably". Health was measured with a single-item questions: "How satisfied are you with your health?" on a scale from 0 to 10.

The length of unemployment was measured in months. The respondents' age was measured in years. To compare the results with previous studies, the analyses were also conducted with length of unemployment dichotomized to less than one year and one year or longer of unemployment. The one-year-line of unemployment is widely used as a benchmark of long-term unemployment by official statistic institutions (e.g. Statistics Finland) and has been identified to have effects on the wellbeing of unemployed people (Lucas et al. 2004). However, the preliminary results revealed that the results were similar between both scales.

**Table 3** Variables used in the study

Variable	Values	N	Per-cent <sup>a</sup>
<i><u>Dependent variables</u></i>			
Spending time with friends	0 hours	44	5
	1-5 hours	440	47
	6-10 hours	220	24
	More than 10 hours	220	24
Community involvement	0 hours	725	78
	1-5 hours	169	18
	More than 5 hours	40	4
Loneliness	Never	261	28
	Rarely	469	50
	Often	176	19
	Always	38	4
Trust in people	0-3	61	6
	4-7	411	44
	8-10	471	50
<i><u>Explanatory variables</u></i>			
Living alone	Living with others	542	57
	Living alone	406	42
Equivalent income	Monthly household income	948	
Financial satisfaction	Very difficult to cope	225	23
	Some difficulties with coping	346	36
	Coping	331	35
	Living comfortably	42	4
Health	0-10	946	
Gender	Female	449	47
	Male	499	52
Age	Years	948	
Education	Basic education	186	19
	Secondary education	582	61
	Higher education	180	18
Length of unemployment	Months	947	

<sup>a</sup>The percentage is shown only for nominal and ordinal variables



### 6.3 Statistical Analysis

The variables with a Likert scale were treated as ordinal in the study. A Likert scale cannot be treated as continuous because the intervals between the response categories are not equal (Jamieson 2004). Treating ordinal variables as continuous by using, for example, OLS regression instead of ordinal logistic regression may cause fallacious results (e.g. Hsieh 2001). Therefore, the analyses of this study were conducted with the cumulative odds ordered logit model, also known as the ordinal logistic regression or the proportional odds model. The ordered logit model allows the use of ordinal outcome variable and can be thus regarded as an extension of binominal logistic regression. Moreover, the order of the categories of the dependent variable is taken into account and thus preserves more information than a multinomial logistic regression (Williams 2016). The analysis was conducted with STATA using the “ologit” command.

The ordered logit model assumes that the effect of independent variables should be the same for each cumulative category of the ordinal dependent variable (Long & Freese 2006). The assumption of proportional odds was tested using the Wolfe-Gould test (Wolfe & Gould 1998) and the Brant test (Brant 1990; Long & Freese 2014), which are approximate tests between the ordered logit model and binary models formed from the possible cumulative binary outcomes of the dependent variable. The assumption of proportional odds was met with three of the dependent variables: loneliness, time spent in community activities and trust in people. The violation of proportional odds assumption with the dependent variable “time spent with friends” indicated that the independent variables did not have similar relation to all the categories of the dependent variable. Therefore, the association was also tested with generalized ordered logit model that relaxes the proportional odds assumption but gives more precise information about the ordinal nature of the dependent variable (Williams 2016). However, preliminary analyses revealed that the difference only concerned the equivalent income and the difference in its effect on time spent with friends was not significant and therefore the final tests were run with ordered logit with similar results.

**Table 4** Wolfe-Gould and Brant tests for all the explanatory variables and loneliness, time spent with friends, time spent in community activities, and trust

	<b>Wolfe- Gould test<sup>a</sup></b>	<b>Brant test<sup>b</sup></b>
<i>Loneliness</i>	0.98	0.98
<i>Time spent with friends</i>	0.02	0.03
<i>Time spent in community activities</i>	0.90	0.92
<i>Trust in people</i>	0.08	0.08

<sup>a</sup>Wolfe & Gould 1998

<sup>b</sup>Brant 1990

The ordered logit models were run separately for all the four dependent variables. In Model 1, the effect of age, gender, level of education, length of unemployment, health, income and satisfaction with income on the indicators of social wellbeing were tested. Living alone was added to Model 2 in order to evaluate the change in the outcome with living alone as one of the variables. Lastly, the interactions between all variables and living alone were tested.

## 7 Results

### 7.1 Descriptive Statistics

Tables 5 and 6 present the descriptive statistics about loneliness, time spent with friends, time spent in community activities and trust, and their distribution in the categories of the explanatory variables. Chi-squared test was used to test the significance of associations between dependent variables and categorical independent variables, and ANOVA between dependent variables and continuous independent variables.

The results indicate that 23% of the basic unemployment benefit recipients felt lonely often or always. Five percent never spent time with their friends and 78% never took part to community activities. Six percent of the recipients belonged in the lowest category of trust (0-3) and 50% in the highest category (8-10). The unemployed people who live alone were significantly lonelier and trusted people less than the unemployed in other housing arrangements. The unemployed who live alone also spent more time with friends than others. There was no statistically significant difference in time spent in community activities between the unemployed people who live alone and the unemployed people who live with others.

Considering gender, unemployed men spent more time with friends than women but had a lower level of trust in people. Educational attainment had a positive association with trust in people but a negative association with time spent with friends and in community activities. Younger people spent more time with friends than others.

The income per household unit had a significant association with loneliness so that those with more income felt lonely less often. Also, those with more income trusted people more than others. People with difficulties with financial coping were more likely to feel lonely, spend less time with friends and have less trust in people. On average, those with a longer period of unemployment trusted people less. Those with poorer subjective health felt on average lonelier, spent time less in community activities and trusted other people less.

**Table 5** The prevalence (%) and means of loneliness and trust in the categories of the explanatory variables

	<u>Loneliness</u>					<u>Trust In People</u>				<u>All</u>	<u>n</u>
	Never	Rarely	Often	Always	Total	0-3	4-7	8-10	Total	% of all	
<b>All, %</b>	28	50	19	4	100	6	44	50	100	100	948
<b><u>Categorical variables, %</u></b>											
<i>Living Alone</i>			p<0.001				p<0.05				
No	34	50	14	2	100	5	42	53	100	57	542
Yes	20	50	24	6	100	8	45	46	100	42	406
<i>Gender</i>			N.S.				p<0.001				
Female	27	51	18	4	100	6	37	57	100	47	449
Male	29	49	19	4	100	7	50	44	100	52	499
<i>Educational Attainment</i>			N.S.				p<0.05				
Basic	28	49	17	5	100	9	47	44	100	19	186
Secondary	27	51	18	4	100	6	45	49	100	61	582
Higher	30	45	21	4	100	4	37	59	100	18	180
<i>Satisfaction with Household Income</i>			p<0.001				p<0.001				
Very Difficult to Cope	18	46	27	9	100	11	50	39	100	23	225
Some Difficulties with Coping	26	51	20	3	100	7	46	47	100	36	346
Easy to Cope	34	51	13	2	100	2	39	59	100	35	331
Living Comfortably	40	50	7	2	100	9	24	67	100	4	42
<b><u>Continuous variables</u></b>										<b>Mean (SD)</b>	<b>n</b>
<i>Length of Unemployment (months)</i>			N.S.				p<0.05				
Mean	43	42	42	52		49	47	37		43	947
SD	(50)	(48)	(47)	(44)		(50)	(53)	(42)		(48)	
<i>Income per Household Unit (euros/month)</i>			p<0.05				p<0.05				
Mean	912	843	799	793		739	847	875		853	948
SD	(593)	(416)	(446)	(543)		(453)	(475)	(493)		(483)	
<i>Health (1-10)</i>			p<0.001				p<0.001				
Mean	8.0	7.5	6.7	6.2		6.4	7.1	8.0		7.4	946
SD	(1.9)	(2.0)	(2.0)	(2.4)		(2.4)	(2.1)	(1.9)		(2.1)	
<i>Age (years)</i>			N.S.				N.S.				
Mean	42	41	40	42		40	42	41		42	948
SD	(12)	(13)	(11)	(12)		(12)	(12)	(12)		(13)	

Notes:

The association of categorical independent variables and dependent variables was tested using chi-squared test.

The association of continuous independent variables and dependent variables was tested using spearman correlation test.

**Table 6** The prevalence (%) and means of time spent with friends and time spent in community activities in the categories of the explanatory variables

	Time spent with friends (hours)					Time spent in community activities (hours)				All	
	0	1-5	6-10	More Than 10	Total	0	1-5	More than 5	Total	% of all	n
<b>All</b>	5	47	24	24	100	78	18	4	100	100	948
<b><u>Categorical variables, %</u></b>											
<i>Living Alone</i>			p<0.001					N.S.			
No	6	56	21	17	100	75	20	5	100	57	542
Yes	4	36	27	33	100	81	15	4	100	42	406
<i>Gender</i>			p<0.001					N.S.			
Female	5	55	21	19	100	76	19	5	100	47	449
Male	4	41	26	28	100	79	17	4	100	52	499
<i>Educational Attainment</i>			p<0.001					p<0.001			
Basic	3	40	22	35	100	85	12	3	100	19	186
Secondary	5	47	24	24	100	79	17	4	100	61	582
Higher	4	59	24	13	100	65	28	7	100	18	180
<i>Satisfaction with Household Income</i>			p<0.05					N.S.			
Very Difficult to Cope	8	41	25	26	100	79	16	5	100	23	225
Some Difficulties with Coping	4	46	23	27	100	79	18	3	100	36	346
Easy To Cope	4	54	24	19	100	78	18	5	100	35	331
Living Comfortably	5	46	27	22	100	62	28	10	100	4	42
<b><u>Continuous variables</u></b>											
	Mean (SD)					Mean (SD)				Mean (SD)	n
<i>Length of Unemployment (months)</i>			N.S.					N.S.			
Mean	55	42	38	44		44	39	46		43	947
SD	(55)	(45)	(42)	(56)		(49)	(43)	(53)		(48)	
<i>Income per household unit (euros/month)</i>			N.S.					N.S.			
Mean	708	867	902	805		863	809	905		853	948
SD	(327)	(487)	(574)	(385)		(481)	(444)	(510)		(483)	
<i>Health (1-10)</i>			N.S.					p<0.01			
Mean	6.8	7.5	7.5	7.4		7.3	7.9	7.9		7.4	946
SD	(2.5)	(2.0)	(2.1)	(2.1)		(2.1)	(1.9)	(1.5)		(2.1)	
<i>Age (years)</i>			p<0.001					N.S.			
Mean	42	43	41	38		42	41	42		42	948
SD	(12)	(12)	(13)	(12)		(12)	(11)	(12)		(13)	

Notes:

The association of categorical independent variables and dependent variables was tested using chi-squared test.

The association of continuous independent variables and dependent variables was tested using spearman correlation test.

As a conclusion, the analysis of the distribution of social wellbeing and the sociodemographic variables revealed that social wellbeing of the unemployed people varies largely between different sociodemographic groups. The analysis also revealed the differences between the indicators of social wellbeing. Some of the sociodemographic variables, such as health, decreased the social wellbeing both objectively (e.g. time spent with friends) and subjectively (e.g. loneliness). However, some variables such as living alone, had contradictory effects on social wellbeing by increasing time spent with friends but increasing loneliness at the same time. The distributions of the indicators of social wellbeing were similar between those unemployed people who lived alone and those who did not. The result indicates that the unemployed people live alone are not polarized into groups of high and low social wellbeing.

## 7.2 Ordered Logit Models

The results of the ordered logit models are presented in Tables 7 to 10. When the independent variables are categorical, the odds ratio indicates the difference in the odds of belonging to a higher level on the dependent variable scale compared to the reference group when other variables are held constant. When the independent variables are continuous, the odds ratio indicates the change in odds of having a higher value on the dependent variable scale when the value of the independent variable is increased by one and other variables are held constant. The models control the effect of other independent variables on the dependent variable.

### Time spent with friends

Table 7 shows results of the ordered logit models with time spent with friends as the dependent variable. In Model 1, the unemployed people with secondary (OR=0.61,  $p<0.01$ ) and higher education (OR=0.44,  $p<0.001$ ) were less likely to spend more time with friends than the unemployed people with only basic education. Men had 1.5 times the odds of seeing friends more than women. The older unemployed were less likely to see friends than the younger unemployed: for each year of age, the unemployed had .98 times the odds of belonging in a higher category of spending time with friends. Subjective health and length of unemployment had no significant association with time spent with friends. The level of income had a significant association with time spent with friends ( $p<0.01$ ), but the effect was too small to show in the results. Financial satisfaction was significantly related to time spent with friends: those who reported to cope easily had lower odds (OR=0.68) of spending more time with friends ( $p<0.005$ ).

When living alone was added to the model, there were no significant changes in the associations between time spent with friends and other variables except that gender lost its statistical significance as well as financial satisfaction. When other variables were controlled, those who lived alone were more likely to spend more time with their friends than those who lived with others (OR=2.13,  $p<0.001$ ). The interaction between the length of unemployment and living alone was significant and positive but very weak (OR=1.01,  $p<0.05$ ) indicating that prolonged unemployment increases the positive effect that living alone has on time spent with friends. In other words, longer unemployment is related to spending more time with friends among the unemployed who live alone but not among the unemployed who live with others.

**Table 7** Estimated odds ratios from generalized ordinal logistic regression of time spent with friends

	Model 1				Model 2				
			95 % CI (low)	95 % CI (high)			95 % CI (low)	95 % CI (high)	
Variable	OR <sup>a</sup>				OR <sup>a</sup>				Interaction <sup>b</sup>
<i>Living arrangement</i>									
Living with others					1.00				
Living alone					2.13	***	1.62	2.78	
Age	0.98	***	0.96	0.99	0.98	***	0.97	0.99	N.S.
Gender									N.S.
Female	1.00				1.00				
Male	1.55	**	1.10	1.83	1.28		0.99	1.66	
<i>Educational attainment</i>									
Basic	1.00				1.00				N.S.
Secondary	0.61	**	0.45	0.85	0.64	**	0.46	0.89	
Higher	0.44	***	0.35	0.83	0.46	***	0.31	0.70	
Length of unemployment	1.00		1.00	1.00	1.00		1.00	1.00	p<0.05
Subjective health	1.02		0.95	1.09	1.04		0.97	1.11	N.S.
<i>Financial satisfaction</i>									
Very difficult to cope	1.00				1.00				N.S.
Difficulties with coping	0.96		0.69	1.34	1.05		0.75	1.47	
Easy to cope	0.68	*	0.48	0.96	0.77		0.54	1.10	
Living comfortably	0.79		0.41	1.53	1.00		0.51	1.94	
Equivalent income	1.00	**	1.00	1.00	1.00	**	1.00	1.00	N.S.
N	918				918				918
Pseudo R2	0.03				0.05				0.05
Likelihood ratio X2	70.30	***			100.75	***			98.46***

<sup>a</sup>Odds ratios. Levels of statistical significance: \*= $p<0.05$ ; \*\*= $p<0.01$ ; \*\*\*= $p<0.001$

<sup>b</sup>Statistical significance for the interaction between living alone and the variable, adjusting for all the other variables and interactions between them and living alone

## Community Involvement

Model 1 (Table 8) shows that having higher education increases the odds of spending more time in community and organizational activities (OR=2.73,  $p<0.001$ ). Higher rate of participation was also related to better financial coping (OR=2.15,  $p<0.05$ ) and health (OR=1.11,  $p<0.05$ ). Model 2 shows that living alone did not have a significant association with time spent in community activities when other variables were held constant. When living alone was added to Model 2, financial satisfaction lost its statistical significance. Interactions between living alone and other variables were not statistically significant.

**Table 8** Estimated odds ratios from ordinal logistic regression of time spent in community activities

	Model 1			Model 2			
Variable	OR <sup>a</sup>	95 % CI (low)	95 % CI (high)	OR <sup>a</sup>	95 % CI (low)	95 % CI (high)	Interac- tion <sup>b</sup>
<i>Living arrangement</i>							
Living with others				1.00			
Living alone				0.82	0.58	1.16	
Age	1.01	0.99	1.02	1.00	0.99	1.02	N.S.
Gender							N.S.
Female	1.00			1.00			
Male	0.92	0.67	1.27	0.97	0.70	1.35	
<i>Educational attainment</i>							
Basic	1.00			1.00			N.S.
Secondary	1.34	0.84	2.11	1.32	0.83	2.08	
Higher	2.73 ***	1.62	4.61	2.69 ***	1.59	4.53	
Length of unemployment	1.00	1.00	1.00	1.00	1.00	1.00	N.S.
Subjective health	1.11 *	1.02	1.22	1.11 *	1.01	1.22	N.S.
<i>Financial satisfaction</i>							
Very difficult to cope	1.00			1.00			N.S.
Difficulties with coping	0.95	0.62	1.47	0.93	0.60	1.44	
Easy to cope	0.99	0.63	1.56	0.96	0.61	1.51	
Living comfortably	2.15 *	1.01	4.59	2.04	0.95	4.38	
Equivalent income	1.00		1.00	1.00	1.00	1.00	N.S.
N	927			927			927
Pseudo R2	0.03			0.03			0.04
Likelihood ratio X2	36.04***			37.25***			42.34**

<sup>a</sup>Odds ratios. Levels of statistical significance: \*= $p<0.05$ ; \*\*= $p<0.01$ ; \*\*\*= $p<0.001$

<sup>b</sup>Statistical significance for the interaction between living alone and the variable, adjusting for all the other variables and interactions between them and living alone



## Loneliness

Table 9 shows that loneliness was statistically significantly associated with age (OR=0.98,  $p<0.001$ ), subjective health (OR=0.79,  $p<0.001$ ), and financial satisfaction (OR=0.58, 0.41, 0.35;  $p<0.01$ ). The older unemployed were less likely to be lonely than the younger unemployed (OR=0.98,  $p<0.001$ ). Higher level of perceived health also decreased the odds of being lonely (OR=0.79,  $p<0.001$ ). On average, the more financially satisfied the unemployed people were with their income, the less lonely they felt (OR=0.58, 0.41, 0.35;  $p<0.01$ ).

Model 2 (Table 9) shows that living alone was the strongest predictor of loneliness when other variables were held constant (OR=1.96,  $p<0.001$ ). Age, subjective health and financial satisfaction had similar associations with loneliness as in Model 1. None of the interactions between living alone and other variables were statistically significant.

**Table 9** Estimated odds ratios from ordinal logistic regression of loneliness

	Model 1				Model 2				
			95 % CI	95 % CI		95 % CI	95 % CI		
Variable	OR <sup>a</sup>		(low)	(high)	OR <sup>a</sup>	(low)	(high)	Interac- tion <sup>b</sup>	
<i>Living arrangement</i>									
Living with others					1.00				
Living alone					1.96	***	1.50	2.56	
Age	.98	***	0.97	0.99	0.98	***	0.97	0.99	
Gender								N.S.	
Female	1.00				1.00				
Male	0.92		0.72	1.18	0.78		0.60	1.01	
Educational attainment								N.S.	
Basic	1.00				1.00				
Secondary	1.07		0.78	1.50	1.13		0.82	1.56	
Higher	1.34		0.89	2.02	1.45		0.96	2.18	
Length of unemployment	1.00		1.00	1.00	1.00		0.99	1.00	
Subjective health	0.79	***	0.74	0.85	0.80	***	0.75	0.86	
Financial satisfaction								N.S.	
Very difficult to cope	1.00				1.00				
Difficulties with coping	0.58	**	0.42	0.81	0.63	**	0.45	0.87	
Easy to cope	0.41	***	0.29	0.58	0.45	***	0.32	0.64	
Living comfortably	0.35	**	0.18	0.67	0.41	**	0.21	0.80	
Equivalent income	1.00		1.00	1.00	1.00		1.00	1.00	
N	937				937			937	
Pseudo R2	0.05				0.06			0.06	
Likelihood ratio X2	100.72	***			125.52	***		134.23	

<sup>a</sup>Odds ratios. Levels of statistical significance: \*= $p<0.05$ ; \*\*= $p<0.01$ ; \*\*\*= $p<0.001$

<sup>b</sup>Statistical significance for the interaction between living alone and the variable, adjusting for all the other variables and interactions between them and living alone

## Trust

Table 10 shows that men had lower odds of trusting other people than women (OR=0.65,  $p<0.001$ ). The higher the perceived health was, the higher the odds of having more trust were (OR=1.24,  $p<0.001$ ). In addition, economic coping increased the odds of trusting other people more (OR= 1.90,  $p<0.001$ ). When living alone was added to Model 2, it did not have a statistically significant association with trust. The other variables had similar associations with trust as in Model 1. The interactions between living alone and other variables were not statistically significant.

**Table 10** Estimated odds ratios from ordinal logistic regression of trust

	Model 1			Model 2			
Variable	OR <sup>a</sup>	95 % CI (low)	95 % CI (high)	OR <sup>a</sup>	95 % CI (low)	95 % CI (high)	Interac- tion <sup>b</sup>
<i>Living arrangement</i>							
Living with others							
Living alone				1.10	0.83	1.45	
Age	1.01	1.00	1.02	1.01	1.00	1.02	N.S.
<i>Gender</i>							
Female	1.00			1.00			N.S.
Male	0.65 ***	0.50	0.84	0.63 ***	0.48	0.83	
<i>Educational attainment</i>							
Basic	1.00			1.00			N.S.
Secondary	1.13	0.81	1.58	1.14	0.82	1.60	
Higher	1.32	0.86	2.03	1.33	0.87	2.05	
Length of unemployment	1.00	1.00	1.00	1.00	1.00	1.00	N.S.
Subjective health	1.24 ***	1.15	1.33	1.24 ***	1.16	1.33	N.S.
<i>Financial satisfaction</i>							
Very difficult to cope	1.00			1.00			N.S.
Difficulties with coping	1.32	0.94	1.86	1.33	0.95	1.88	
Easy to cope	1.90 ***	1.32	2.74	1.93 ***	1.34	2.79	
Living comfortably	1.98	0.94	4.16	2.03	0.96	4.29	
Equivalent income	1.00	1.00	1.00	1.00	1.00	1.00	N.S.
N	937			937			937
Pseudo R2	0.06			0.06			0.06
Likelihood ratio X2	91.38***			91.82***			95.81***

<sup>a</sup>Odds ratios. Levels of statistical significance: \*= $p<0.05$ ; \*\*= $p<0.01$ ; \*\*\*= $p<0.001$

<sup>b</sup>Statistical significance for the interaction between living alone and the variable, adjusting for all the other variables and interactions between them and living alone

## 8 Discussion & Conclusion

### 8.1 Discussion

The objective of the study was to analyze 1) whether living alone predicts social wellbeing of basic unemployment benefit recipients, 2) whether economic coping, health or length of unemployment affects the association of living alone and social wellbeing of basic unemployment benefit recipients, 3) whether gender, age or educational attainment affects the association of living alone and social wellbeing of basic unemployment benefit recipients. The relationship between living alone and social wellbeing of basic unemployment recipients was analyzed by using four different indicators of social wellbeing from both objective and subjective perspectives.

#### Living alone and Social Wellbeing

The results of the study indicate that the unemployed people who live alone spend more time with friends than the unemployed people who live with others. The lack of people living in the same household may be compensated by spending more time with friends. In this way, the unemployed people living alone can to some extent increase their social wellbeing. According to the previous research, unemployed people tend to decrease the time spent in public activities and increase the time spent in private activities such as spending time with family and friends (Kunze & Suppa 2017). The results of this study suggest that friends may be the alternative when the unemployed people do not have family living in the same household.

However, the extent to which seeing friends can benefit individual wellbeing is uncertain. Spending time with friends can provide psychological support but can also lead to unhealthy activities such as alcohol consumption (Umberson et al. 2010). The consumption of alcohol and other risky behavior may also be more likely for men than women, because of the culture of masculinity (Courtenay 2000).

Considering time spent with friends from the point of view of social capital, the quality of social capital gained from spending time with friends is uncertain and may not result in increased economic or cultural capital. The homogeneity of social capital of the unemployed may decrease their chances of utilizing social capital for their wellbeing (Lin 2000). The unemployed people who live alone are lacking financial and psychological support from people in the same household and only rely on their friends and family outside their household and the social security system. Therefore, they may be more exposed to social risks than the unemployed who live with others.

Considering friendship from the perspective of strong and weak ties, some of the social ties that the unemployed have may be qualitatively weak, which do not offer the same kind of emotional benefits for the unemployed people as strong ties (Granovetter 1973). According to Granovetter (1973), weak ties are a way to integrate people to communities. Community involvement could ideally be a way to compensate the social wellbeing that the lack of social interaction from work and cohabitants has created. However, the results of this study indicate that even though the unemployed people living alone spend more time with friends than others, they do not take significantly more part to community activities. Only those with higher educational attainment and those with good health took more part to community activities than the other unemployed. According to previous research, those with only few friends are less willing to take part to community activities than those with more friends (Saari 2010), which makes it even more difficult for the socially isolated people to find meaningful social interaction.

Even though weak ties are important for social capital, the lack of strong ties may result in loneliness and mental health problems. The results of this study indicate that, on average, unemployed people living alone have lower subjective social wellbeing, measured as loneliness and trust, than the unemployed people living with others. Previous research has also indicated that unemployment is related to higher levels of loneliness and lower levels of trust (Karvonen 2008; Kortteinen & Tuomikoski 1998). The lack of people living in the same household may strengthen the feeling of loneliness of the unemployed who are already lacking the work-related social network. Interpreting the result from the point of view of Weiss (1973), the unemployed people who live alone may experience both social and emotional loneliness. The social loneliness may be related to the lack social connections outside one's family. The emotional loneliness, in turn, may be deriving from the lack of close social contacts and attachment. The situation for the unemployed people living alone is problematic because Finnish people consider the close social contacts, such as family, to be the most responsible for taking care of the lonely (Saari 2010).

However, the direction of the association between living alone and loneliness is not clear. It is possible that problems with social relationships have led to living alone. The incapability or willingness to find a partner, may lead to both loneliness and living alone. Especially for the older unemployed, loneliness and living alone may also be a result of a divorce or a death of a spouse.

## Living Alone and Socioeconomic Variables: Economic Coping, Health and Length of Unemployment

This study also hypothesized that economic coping, subjective health and length of unemployment could affect the association between living alone and social wellbeing. The hypothesis was only partially confirmed. The length of unemployment increased the time spent with friends when combined with living alone. Furthermore, when all socioeconomic and demographic variables were held constant, living alone lost its significant association with trust. Trust was significantly associated with gender, financial satisfaction and health. A possible explanation for the result is that poor health and financial dissatisfaction are more common among those unemployed who live alone than others and cause the lower level of trust. The experience of not receiving enough support for their economic or health-related problems may reduce the level of trust of the unemployed. Lack of trust may in turn reduce the willingness to extend their social network and thus create a vicious circle of social exclusion.

Other socioeconomic indicators did not have significant interactions with living alone, which suggests that the social wellbeing of unemployed people living alone is not polarized by social disadvantage, such as economic problems, poor health and prolonged unemployment. Although subjective health and financial satisfaction had significant associations with most of the indicators of social wellbeing, the models with all the variables revealed that their associations with social wellbeing were separate from those of living alone. However, the unemployed people who live alone may endure more social problems when living alone is connected to other problems such as poor health or financial problems. Without the social protection of people living in the same household, those who live alone may suffer more from the material deprivation of unemployment. Following Allardt's (1972) theory of the dimensions of wellbeing, it is possible that problems related to material wellbeing may weaken the possibilities of achieving social wellbeing. If the disadvantage cumulates on the unemployed who live alone, they may not have the same capabilities to reach wellbeing as others (Sen 1993).

## Living Alone and Demographic Variables: Gender, age and education

Based on the previous research, it was also hypothesized that some of the unemployed, especially young and highly educated adults, could benefit from living alone in the form of independence and avoid the negative effects on their social wellbeing (Molgat & Vézina 2008; Stone et al. 2011; Klinenberg 2012). However, the results of this study revealed that the demographic variables do not significantly affect the association be-

tween living alone and indicators of social wellbeing of the unemployed. In other words, demographic attributes such as age, gender and education have similar associations with social wellbeing among those unemployed who live alone and who live with others.

However, controlling living alone did not significantly affect the association between age and loneliness, and education and time spent with friends. The young unemployed who live alone feel, on average, lonelier than the unemployed who live with others. Also, those unemployed with higher educational attainment spend, on average, less time with their friends than others.

It is also possible that the mechanisms between living alone and social wellbeing among the different demographic groups are different, although the results from the statistical tests are similar. Considering age, for example, the loneliness of the younger unemployed may be related to the end of studies or moving out from the parents' house. For the older unemployed loneliness may be related to separation or divorce. Different kinds of mechanisms would thus lead to the same result. A more specific analysis about the mechanisms between living alone and social wellbeing among the life course would, however, require a more specific study design.

## 8.2 Socio-political Implications and Suggestions for Future Research

The results of this study have several socio-political implications. The higher level of loneliness among the unemployed who live alone indicates social problems, which may result in other problems such as poor health and difficulties with re-employment. From this point of view, living alone can be considered a new kind of social risk that requires socio-political attention. In order to prevent the piling of disadvantage, more attention should be paid to enhance the social wellbeing of those unemployed who live alone.

Several ways of improving social wellbeing has been suggested on both individual and societal level. A meta-analysis by Masi and others (2011), has identified four major individual level interventions to decrease loneliness: cognitive training to decrease maladaptive social cognition, increasing opportunities for social contacts, improving social skills and enhancing social support. According to Junttila and others (2016), some of the most effective ways to cope with loneliness are to spend more time with friends, relatives and workmates, going to therapy, processing one's feelings, and writing, literacy and playing instruments. However, for the unemployed people who live alone, the options for spending time with relatives and workmates may be limited. The economic or health-related problems may to some extent result in problems with close social contacts and loneliness. Paying more attention to the material wellbeing of unemployed people who live alone could also improve their social wellbeing.

Lonely Finnish people are also known to rely more on friends than on relatives compared to other European countries (Saari 2010). Junttila and others (2016) suggest that this leads lonely Finnish people being dependent on social and health care services and in risk of marginalization which is why societal intervention to decrease loneliness is crucial.

Well-maintained social infrastructure, such as public spaces and community organizations, may also be able to reduce social isolation (Klinenberg 2016). Being able to use public spaces for social interaction is especially important for the unemployed people who live alone, because they lack the social interaction from work and home. Work-related activation and interventions for the unemployed people can also increase organizational participation and decrease loneliness (Kokko et al. 2013).

In order to prevent the negative effects of living alone, it could be beneficial to live with others. This could be done, for example, by reforming the housing benefits in order to encourage people to live with others (Saari 2010, 250). However, it is uncertain how much living with strangers could improve individual social wellbeing. The increased prevalence of people living alone may also lead to building more small apartments especially in the capital area of Finland, which could lead to piling of social problems in certain areas with small apartments. On the other hand, accumulation of people who live alone in the same area could encourage people for local social activities and organizational involvement.

### 8.3 Limitations of the Study

The cross-sectional data used for the study set limitations for interpreting the causation between living alone and social wellbeing. As discussed above, while living alone can result in lower social wellbeing, it is also possible that problems with social relationships and tendency to loneliness lead to living alone. It is also possible that the survey did not reach the full heterogeneity of the unemployed people receiving basic unemployed benefits, because the most disadvantaged people may be the likeliest to ignore the survey.

Moreover, the data lack certain information that would help to understand the mechanisms between living alone and social wellbeing better. For example, the data do not allow studying the marital status or the relationship status of the unemployed people. The level of social wellbeing could be radically different for those who are married or in relationship and living alone at the same time.

The data used in this study also do not include questions about the voluntary nature of living alone. As Molgat and Vézina (2008) suggest, the relation of living alone and social wellbeing often depends on the individual's

aspirations about their living arrangements. Those who voluntarily live alone may be more resilient to the negative wellbeing effects of living alone.

Contrasting living alone to all other living arrangements may also over-emphasize the relationship between living alone and social wellbeing. Although the results show difference in social wellbeing between those who live alone and those who live in other living arrangements, combining all other living arrangements in one category may lose information about the heterogeneity of other living arrangements. For example, although young people who live alone feel the loneliest, also those living with parents and others in shared apartments are lonelier than those in a relationship (Keskinen 2016). Assessing the differences between all forms of living arrangements would require more detailed information about the quality of relationships with people living in the same household. The strong increase in the prevalence of living alone also shows the need for concentrating on assessing living alone on its own. Future research could, however, use longitudinal data to study the relationship between different life events, changes in the different dimensions of wellbeing and living alone.

Furthermore, the data do not include questions about socializing through communication technology, which has become an important form of socializing in recent decades. Especially those who have limitations seeing their family members may be able to keep in contact on the phone or online (Klinenberg 2012). Also, for young people who live alone, using phone and internet to socialize is more common than face-to-face interaction (Borg 2016). It has also been suggested that internet could create communities based on mutual interests and identities instead of traditional communities and organizations based on locality (Castells 2000). However, previous studies have got somewhat mixed results about the relationship between internet use and social wellbeing (Cavanagh 2009). A study by Li and others (2018) shows that the relationship between internet use and the bridging and bonding social capital online and offline depends on the diversity of internet use. A study by Gonzales (2015) has also found that racially and educationally disadvantaged groups use online interaction to broaden their social networks. Studying the internet use of the unemployed people who live alone with adequate data would be important in order to understand its ability to increase their social wellbeing.

## 8.4 Conclusion

This study aimed at assessing the association between living alone and four different dimensions of social wellbeing among basic unemployment benefit recipients: loneliness, trust, time spent with friends and time



spent in community activities. The results of the study indicate that living alone is related to loneliness among basic unemployment recipients. The unemployed who live alone also have less trust in people, which can, however, be explained by a higher prevalence of men, economic problems and poor health among unemployed people who live alone. The results also showed that the unemployed who live alone have higher levels of objective social wellbeing than others and are thus able to compensate for their lack of home- and work-related social contacts.

The argument of the study is that living alone can pose a social risk for basic unemployment benefit recipients through loneliness. The results of the study also indicate that the social wellbeing of the unemployed who live alone is related to socioeconomic and demographic variables such as health, economic coping, length of unemployment, age and educational attainment. The unemployed who live alone may not have the social support from colleges and people in the same household in case of health-related or economic problems, which may in turn lead to more problems with social wellbeing. As a social policy implication, the social problems of the unemployed who live alone should be considered to a greater extent in social policy, in addition to economic and health related problems.

This study has also made a methodological contribution to assessing social wellbeing of unemployed people indicating the need for assessing social wellbeing with several indicators in order to reveal the differences between objective and subjective social wellbeing. In order to understand better the mechanisms between living alone and social wellbeing, further research could use longitudinal data to study the factors that lead to unemployment and living alone.

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## **Appendix 1** The original survey questionnaire (in Finnish)

### **PUHELINHAASTATTELUN SISÄLTÖ**

Kysely sisältää puhelinhaastattelun tekijän käyttämät vakioimuotoiset taustakysymykset:

- sukupuoli
- ikä
- asuinkunta
- asuinlääni
- maakunta
- koulutus
- ammatti
- talouden rakenne (yksittäistalous jne.)
- talouden koko
- kotona asuvien lasten ikä
- talouden bruttotulot

**1. Milloin jätite työttömäksi? (kirjataan kuukausi ja vuosi / tarkennetaan tarvittaessa, että milloin nykyinen työttömyys alkoi)**

**2. Saatteko tällä hetkellä työttömyysturvaetuutta Kelasta?**

*JOS KYLLÄ: työttömän peruspäivärahaa vai työmarkkinatukea?*

*JOS EI: saako ansiosidonnaista päivärahaa, toimeentulotukea vai jotain muuta*

Kyllä, työttömän peruspäivärahaa

1 Kyllä, Työmarkkinatukea 2

En, saan ansiosidonnaista päivärahaa

3 En, saan toimeentulotukea 4

En, jokin muu toimeentulon lähde 5

**3. Oletteko tällä hetkellä jossakin työvoimapolitiittisessa palvelussa kuten palkkatuetussa työssä, työkokeilussa tai kuntouttavassa työtoiminnassa?**

Kyllä 1

En 2

En osaa sanoa 3

**4. Oletetaan, että työkykynne on parhaimmillaan saanut 10 pistettä. Minkä pistemäärän antaisitte nykyiselle työkyvyllenne asteikolla 0–10? Nolla tarkoittaa, ettette pystyisi nykyisin lainkaan työhön.**

**→ Skaala 0...10**

**5. Onko teillä jokin pitkäaikainen sairaus tai vamma?**

Kyllä

1

Mik

ä? Ei

2

**6. Asteikolla nollasta kymmeneen, miten arvioisitte terveydentilaanne tällä hetkellä. Nolla kuvaa huonointa mahdollista terveydentilaa ja kymmenen parasta. → Skaala 0...10**

**7. Asteikolla nollasta kymmeneen, kuinka tyytyväinen olette elämäännne nykyisin? Nolla tarkoittaa, että olette erittäin tyytymätön elämäännne ja kymmenen, että olette erittäin tyytyväinen elämäännne → Skaala 0...10**

**8. Missä määrin olette samaa tai eri mieltä seuraavien väittämien kanssa?**

**Pärjään elämässäni**

**Suhtaudun aina myönteisesti tulevaisuuteeni**

Täysin samaa mieltä 1

Jokseenkin samaa mieltä

2 En samaa enkä eri

mieltä 3 Jokseenkin eri

mieltä 4 Täysin eri mieltä

5

**9. Missä määrin tunnette, että elämännne on merkityksellistä?**

En lainkaan

Vähän Koh-

tuullisesti

Paljon Erit-  
tän paljon

**10.** Onko teillä 12 viime kuukauden aikana ollut vähintään kahden viikon jaksoa, jolloin olette suurimman osan aikaa

1. ollut mieli maassa, alakuloinen tai masentunut?
2. menettänyt kiinnostuksenne useimpiin asioihin kuten harrastuksiin, työhön tai muihin asioihin, joista yleensä koette mielihyvää?

\_\_\_\_\_Kyllä\_\_\_\_\_Ei

**11.** Miten muistinne on toiminut viime aikoina?

**Kuinka olette kokenut omaksuvanne uusia tietoja ja oppivanne uusia asioita viime aikoina?**

**Miten olette kyennyt viime aikoina keskittymään asioihin?**

Erittäin hyvin 1

Hyvin 2

Tyydyttävästi 3

Huonosti 4

Erittäin huonosti 5

**12.** Stressaantunut ihminen tuntee itsensä jännittyneeksi, levottomaksi, hermostuneeksi tai ahdistuneeksi taikka hänen on vaikea nukkua asioiden vaivatessa jatkuvasti mieltä. Tunnetteko te nykyisin tällaista stressiä?

Ei lainkaan 1

Vain vähän 2

Jonkin verran 3

Melko paljon 4

Erittäin paljon 5

**13.** Kuinka usein harrastatte vapaa-ajan liikuntaa vähintään 20 minuuttia niin, että ainakin lievästi hengästytte ja hikoilette? Mikä vaihtoehtoista parhaiten kuvaa keskimääräistä tilannettanne eri vuodenaikoina. Älkää laskeko mukaan työmatkaliikuntaa

lähes joka päivä 1

1–2 kertaa viikossa

2

pari kertaa kuukaudessa

3 ei harrasta liikuntaa 4

ei voi vamman tai sairauden vuoksi harrastaa liikuntaa 5

**14. Kuinka monta tuntia tavallisesti nukutte vuorokaudessa?**

Keskimäärin\_\_\_\_\_tuntia

**15. Nukutteko mielestänne tarpeeksi?**

Kyllä, lähes

aina Kyllä,

usein

Harvoin tai tuskin kos-  
kaan En osaa sanoa

**16. Tupakoitteko?**

Ei

Kyllä, satunnaisesti 1

Kyllä, päivittäin 2

**17. Kuinka usein juotte olutta, viiniä tai muita alkoholijuomia? Laskekaa mukaan myös ne kerrat, jolloin nautitte vain pieniä määriä, esimerkiksi pullon keskiolutta tai tilkan viiniä. Ei koskaan 1**

Noin kerran kuukaudessa tai harvemmin

2 2–4 kertaa kuukaudessa 3

2–3 kertaa viikossa 4

4 kertaa viikossa tai useammin 5

**18. Asteikolla nollasta kymmeneen, kuinka tyytyväinen olette ihmissuhteisiinne? Nolla**

**tarkoittaa, että olette erittäin tyytymätön ja kymmenen, että olette erittäin tyytyväinen ihmissuhteisiinne → Skaala 0...10**

**19. Tunnetteko itsenne yksinäiseksi?**

Jatkuvasti 1

Melko usein 2

Hyvin harvoin 3

Ei koskaan 4

**20. Voiko mielestänne ihmisiin luottaa, vai onko niin, ettei ihmisten suhteen voi olla liian varovainen? Kertokaa mielipiteenne asteikolla nollasta kymmeneen, jossa nolla tarkoittaa, ettei ihmisiin voi luottaa ollenkaan ja 10, että useimpiin ihmisiin voi luottaa? → Skaala 0...10**

**21. Asteikolla nollasta kymmeneen, kuinka paljon luotatte seuraavaksi luettelemiini tahoihin. Nolla tarkoittaa sitä, että ette luota ollenkaan kyseiseen tahoon ja 10 sitä, että luotatte erittäin paljon kyseiseen tahoon: → Skaala 0...10**

- A) Eduskunta
- B) Oikeusjärjestelmä
- C) Poliisi
- D) Poliitikot
- E) Poliittiset puolueet
- F) EU

**22. Jotkut ihmiset jättävät nykyään syystä tai toisesta äänestämättä. Jos nyt olisi eduskuntavaalit, kävisittekö äänestämässä?**

Kyllä 1

Ei 2

**23. Asteikolla nollasta kymmeneen, miten paljon koette pystyvänne vaikuttamaan omaa elämäännne koskeviin asioihin? Nolla tarkoittaa, että pystytte vaikuttamaan omiin asioihinne erittäin vähän ja kymmenen, että pystytte vaikuttamaan niihin erittäin paljon → Skaala 0...10 Asteikolla nollasta kymmeneen, miten vaikeaksi tai helpoksi koette asioimisen työttömyyttä koskevilla asioilla eri viranomaisten kanssa? Nolla tarkoittaa, että koette sen erittäin vaikeaksi ja kymmenen, että se on erittäin helppoa. → Skaala 0...10**

**Saatteko riittävästi tukea ja apua kunnan tarjoamista sosiaali- ja terveystalve-luista? Kyllä**

Ei

**24. Kuinka paljon käytätte vapaa-aikaa seuraaviin asioihin normaalisti viikossa? Antakaa arvionne tunnin tarkkuudella**

- A) Ystävien kanssa seurustelu
- B) Ostoksilla käyminen
- C) Asiointi viranomaisissa, kuten TE-toimistossa, terveyskeskuksessa tai sosiaalitoimistossa
- D) Opiskelu esimerkiksi kansalaisopistossa
- E) Järjestö- ja yhdistystoiminta
- F) Liikunta
- G) Muut harrastukset

**25. Autatteko säännöllisesti jotakuta toimintakyvyltään heikentyneitä tai sairasta henkilöä selviytymään kotona? Voit valita useampia vaihtoehtoja.**

Kyllä, puolisoa 1

Kyllä, lasta tai lapsenlasta 2

Kyllä, vanhempia tai puolison vanhempia 3

Kyllä, isovanhempia tai puolison isovanhempia

4

Kyllä, jotakin muuta henkilöä, ketä? (Kirjataan, Kela koodaa myöhemmin)

5 Ei 6

**26. Jos mietitte koko kotitaloutenne jäsenten tuloja, mikä on kotitaloutenne pääasiallinen toimeentulon lähde?**

Työttömyysturva 1

Palkkatulot tai tulot omasta yrityksestä 2

Eläke 3

Toimeentulotuki 4

Muut sosiaaliturvaetuudet 5

Muut tulot 6

**27. Mikä seuraavaksi luetelluista kuvauksista on lähimpänä sitä, minkälaiset kotitaloutenne tulot ovat tällä hetkellä?**

Nykyisillä tuloilla elää mukavasti 1

Nykyisillä tuloilla tulee toimeen 2

Nykyisillä tuloilla on vaikeuksia tulla toimeen 3

Nykyisillä tuloilla on hyvin vaikea tulla toimeen

4

**28. Esitän seuraavaksi väittämiä liittyen raha-asioden hoitoon. Kertokaa, sopivatko väittämät teidän tilanteeseenne aina, joskus, harvoin vai ei koskaan? Aina, joskus, ei koskaan?**

A) Raha-asiani ovat hyvin hallinnassa ja laskuni tulevat maksetuksi ajallaan

B) Olen huolissani raha-asioista

C) Minulla on mahdollisuus tehdä järkeviä ja pitkällä tähtäimellä kannattavia taloudellisia valintoja

D) Minulla on käytettävissäni taloudellinen hätävara, jos elämässäni tapahtuu jostain odottamatonta

4 = sopii aina

3 = sopii joskus

2 = sopii har-

voin

1 = ei sovi koskaan

**31. Oletteko hakenut työtä viimeksi kuluneen neljä viikon aikana?**

*JOS KYLLÄ: oletko päässyt työhaastatteluun?*

Kyllä, mutta en ole päässyt työhaastatteluun

1 Kyllä, olen päässyt työhaastatteluun 2

Ei 3

**31. Olisitteko valmis aloittamaan työt noin 2 viikon kuluessa?**

Kyllä 1

En 2

**32. Arveletteko, että tulette työllistymään ammattianne tai työkokemustanne vastaavaan työhön seuraavan 12 kuukauden aikana?**

Kyllä 1

Ei 2 ➔ Minkä näkee ensisijaisena työllistymisen esteenä? Kirjataan lyhyesti, Kela koodaa myöhemmin

Ei osaa sanoa 3